

Housing Needs Assessment

Wigan Metropolitan Borough Council

Final Report

May 2020

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Executive Summary

Introduction

The Wigan Housing Needs Assessment (HNA) 2020 provides the council with up to date evidence to support the local plan and its future development. It also provides detailed, robust and defensible evidence to help determine local housing priorities and to inform the council's new housing strategy.

This research provides an up-to-date analysis of the social, economic, housing and demographic characteristics of the area. The HNA identifies the type and size of housing needed by tenure and household type. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough.

The HNA (2020) incorporates:

- extensive review, analysis and modelling of existing (secondary) data;
- a comprehensive household survey (2,095 responses were received representing a 12.1% response rate);
- interviews with estate and letting agents operating within the borough; and
- an online survey of stakeholders.

The evidence base for the housing needs assessment (HNA) has been prepared in accordance with the requirements of the February 2019 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG) and the findings provide an up-to-date, robust and defensible evidence base for policy development, in accordance with Government policy and guidance.

Housing market context

House prices

Median house prices in Wigan have been below the England and regional average, taking 2000¹ as a baseline. Since 2009 the gap between the borough and England has widened. Whilst Wigan prices are following the regional trend, the absolute and relative gaps between the two have widened over time.

During 2018, median prices across the borough were £130,000, compared with £154,000 across the North West and £235,000 across England.

¹ Land Registry Price Paid Data

Dwelling stock and household profiles

This HNA assumes a total of 146,345 dwellings². There are³ 4,365 vacant dwellings (3.0%). This is higher than the national vacancy rate of 2.5%⁴ yet exactly at the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market. The HNA uses a base of 143,429 households across the borough⁵.

Based on the 2019 household survey the tenure profile of Wigan is:

- 68.0% owner-occupied;
- 19.1% affordable (17.1% rented from the council, 1.5% rented from a housing association and 0.5% intermediate tenure (help to buy, discounted sale and shared ownership)); and
- 13.0% private rented or living rent free.

The Valuation Office Agency (2019) reports that the housing type and size profile of Wigan is:

- 19.3% 1 to 2-bedroom houses;
- 49.1% 3-bedroom houses;
- 11.0% 4 or more-bedroom houses;
- 4.4% 1-bedroom flats;
- 4.7% 2 or more-bedroom flats;
- 1.4% 1-bedroom bungalows;
- 4.7% 2-bedroom bungalows; and
- 5.5% 3 or more-bedroom bungalows.

Demographic drivers

The population of the borough is projected to increase over the period 2019-2037, from 326,300 in 2019 to 333,600 in 2037⁶, an overall increase of 2.2%. There will be a marked increase in the number and proportion of older residents. The population aged 65 years and over is expected to increase by +36.9% from 63,100 in 2019 to 86,400 in 2037⁷. This compares with an increase of 40.1% across England over the same period. Population projections feed into household projections which form the basis of the standard method for calculating future housing need. However, the figures quoted are 'policy off' and do not take into account policy interventions which may lead to higher population and household growth.

² 2019 Council data

³ 2018 MHCLG

⁴ 2017 MHCLG dwelling stock estimates and 2018 MHCLG vacant stock estimates

⁵ 2014-based MHCLG household projections 2019 figure

⁶ ONS 2016-based Subnational Population Projections for 2019

⁷ ONS 2016-based Subnational Population Projections

Economic drivers

Across Wigan, the household survey (2019) indicated that 57.7% of households are in employment and a further 28.2% are retired from work. 2.3% are unemployed, 0.6% are students and 11.2% are economically inactive.

According to the 2011 Census, 53.4% of residents in employment work within the borough, and the remainder commute out of the borough to work. Wigan residents have strong travel to work linkages with the wider Manchester City region, with the highest interactions being with Bolton, Manchester and Salford. Warrington and St Helens are also important in supplying the Wigan workforce and providing jobs for Wigan residents.

The ONS identifies that across the borough, household incomes are lower than national averages. Lower quartile earnings in 2019 were £19,708, compared with £20,700 across the North West. Median incomes were £26,984 compared with £28,487 across the North West⁸.

Dwelling need, type and mix

The draft Greater Manchester Spatial Framework states the minimum local housing need for Wigan Borough is 1,126 dwellings each year to meet needs to 2037. This is higher than the council's current assessed need of 916 dwellings and housing target of 1,000 dwellings. Over the past five years (2014/15 to 2018/19) an annual average of 857 net new dwellings have been built in the borough. Delivery in 2018/19 was however above target; 1,350 compared to the 1,126 requirement.

Affordable housing need

As part of the HNA the scale of **affordable housing requirements** has been assessed using latest (2019) household survey evidence and compared with housing register data. Modelling takes account of the requirements of Planning Practice Guidance (PPG) and the cost of buying and renting on the open market has been tested.

For buying, modelling assumes a 3.5x household income multiple and any savings/equity available and compares this with the cost of a lower quartile property. For private renting, modelling has considered the affordability of lower quartile prices and assumes that a household should spend no more than 25% of household income on rents.

Based on the 25% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,606. Once annual supply through sales, lettings (including lettings through new supply) and pipeline supply is considered, the net shortfall is **338** each year. This should be seen as an overall affordable imbalance which justifies the need for a robust affordable housing policy to deliver against this shortfall.

Gross and net affordable need by sub-area is summarised in Table ES1. Note that gross annual need relates to the overall need and net need takes into account the supply of affordable housing through relets/sales each year and committed supply of new build.. Across the borough it is recommended that 17.9% of new affordable dwellings have one-bedroom, 46.3% two-bedrooms, 30.1% three-bedrooms and 5.7% four or more-bedrooms based on household survey analysis.

⁸ ONS 2019 Annual Survey of Hours and Earnings

Table ES1 Net annual imbalance (%)											
Number of bedrooms	Sub-area										
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton in Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Goilborne and Lowton	Leigh	Orrrell, Billinge and Winstanley	Shevington and Standish	Wigan Total (%)
One	9.7	15.1	28.7	3.5	18.5	19.7	25.0	2.8	4.6	7.1	17.9
Two	55.7	44.8	44.6	31.4	60.3	16.5	44.7	18.7	82.4	26.0	46.3
Three	30.2	38.1	26.7	65.1	19.5	38.5	19.6	78.5	8.7	45.5	30.1
Four	4.4	2.0	0.0	0.0	1.8	25.1	2.7	0.0	4.3	21.4	4.6
Five or more	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross need	130	165	334	111	155	117	303	55	125	112	1,606
Net need	-49	102	74	32	-18	-129	259	-110	100	78	338

Source: 2019 household survey table may have minor rounding errors

The housing register (2018/19 data)⁹ reports a higher need for smaller one bedroom dwellings: 59.7% one-bedroom, 25.7% two-bedrooms, 9.3% three-bedrooms and 5.3% four or more-bedrooms. The housing register focuses on those who are actively applying for affordable housing and this is often skewed towards need for smaller dwellings. The household survey provides a broader measure of housing need based on the total population

Analysis of the relationship between household type and the number of bedrooms available¹⁰ would suggest that 50.5% of households living in affordable housing have the precise number of bedrooms for their household type, 4.1% are overcrowded (they have too few bedrooms) and 45.4% are under-occupying (they have more bedrooms than needed). Of those under-occupying, 28.4% have an excess of one bedroom and 17% have an excess of two bedrooms.

The analysis justifies the need for a robust affordable housing policy, but the actual scale of affordable delivery will be linked to government funding, housing association development programmes and the economic viability of delivery. It is important that the council maintains an affordable housing target to ensure the continued delivery of affordable housing to support long-term community sustainability.

⁹ 2018/19 Local Authority Housing Statistics

¹⁰ See paragraph C11 of the main report for technical details

The latest evidence on an appropriate tenure split is presented in Table ES2. The HNA would suggest that an overall target of at around 60% social and affordable rented housing and 40% intermediate tenure housing should be applied, subject to viability. This is based on the tenure preferences of households in affordable need and what they could afford.

Table ES2 Affordable tenure split by sub-area			
Settlement	Tenure (%)		
	Affordable/social rented	Intermediate tenure	Total
Hindley, Abram, Platt Bridge and Bickershaw	20.2	79.8	100.0
Ashton in Makerfield and Bryn	39.7	60.3	100.0
Wigan North and Aspull	87.9	12.1	100.0
Tyldesley and Astley	4.3	95.7	100.0
Atherton	61.4	38.6	100.0
Wigan South	55.3	44.7	100.0
Golborne and Lowton	52.3	47.7	100.0
Leigh	21.5	78.5	100.0
Orrell, Billinge and Winstanley	47.1	52.9	100.0
Shevington and Standish	82.8	17.2	100.0
Wigan Borough	56.4	43.6	100.0

Source: 2019 household survey

Overall mix of housing

The overall market mix by dwelling type, size and tenure is summarised in Tables ES3. This is based on a detailed assessment of the relationship between households and dwellings and how this is expected to change over the plan period 2019-2037 which is explained fully in the main report. The tables illustrate the mix based upon the draft Greater Manchester Spatial Framework figure for Wigan that 1,126 dwellings would be required each year, and assuming that 75% are market, 15% are affordable and 10% are intermediate, subject to viability testing. Analysis indicates the following overall dwelling mix: 1-bedroom (15.8%), 2-bedroom (31.2%), 3-bedroom (46.6%) and four or more-bedroom 6.3%. Regarding dwelling type, analysis suggests a broad split of 61.9% houses, 10.3% flats, 27.7% bungalows (or level-access accommodation) and 0.1% other. Analysis is based on the broader measure of affordable need explored through the household survey.

Table ES3 Overall dwelling type/size and tenure mix under baseline demographic scenario					
Dwelling type/size	Tenure			Total (count)	Total (%)
	Market (75%)	Social/Affordable rented (15%)	Intermediate (10%)		
1 -bedroom house	14	3	2	19	1.7
2--bedroom house	130	26	17	173	15.4
3 -bedroom house	325	64	43	432	38.5
4 or more-bedroom house	53	11	7	71	6.3
1-bedroom flat	48	10	6	64	5.7
2-bedroom flat	39	8	5	52	4.6
3 or more-bedroom flat	1	0	0	1	0.1
1-bedroom bungalow	71	14	10	95	8.4
2-bedroom bungalow	95	19	13	127	11.3
3 or more-bedroom bungalow	68	14	9	91	8.0
1-bedroom other	-	-	-	-	0.0
2-bedroom other	-	-	-	-	0.0
3 or more-bedroom other	1	0	0	1	0.1
Total	845	169	112	1,126	100.0
Dwelling type	Market (75%)	Affordable (15%)	Intermediate (10%)	Total (count)	Total (%)
House	522	104	69	696	61.9
Flat	87	17	12	116	10.3
Bungalow	234	47	31	312	27.7
Other	1	0	0	1	0.1
Total	845	169	112	1,126	100.0
Number of bedrooms	Market (75%)	Affordable (15%)	Intermediate (10%)	Total (count)	Total (%)
1	133	27	18	178	15.8
2	264	53	35	352	31.2
3	394	79	52	525	46.6
4	53	11	7	71	6.3
Total	845	169	112	1,126	100.0

Note: table may have minor rounding errors

The needs of other groups

Over the period 2019 to 2037, the number of **older person households**¹¹ is going to increase by around 15,616, an increase of +29.2% in the borough. According to national survey data collected by arc⁴, the majority of older people want to stay in their home with help and support in the home when needed. In Wigan, the household survey (2019) found that for those aged over 65 years the majority (75.5%) want to stay in their own homes with help and support when needed.

There is a need to increase the supply and diversify the range of specialist older persons housing. Analysis suggests that across the borough there is a need for 1,270 more units of specialist older person (C3) dwellings such as extra care and retirement housing (which is part

¹¹ CLG 2014-based household projections are the latest available at the time of drafting this report, 60 years and over

of the overall housing need); and an increase of around 1,104 units of C2 residential care dwellings. This is across the period 2019 to 2037. C2 and C3 are classifications defined in planning policy to distinguish between residential and institutional accommodation such as care homes.

Regarding **housing for people with disabilities**, the household survey (2019) indicates that 21.0% of all residents have an illness/disability. Around 9.3% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 1,256 dwellings needing major adaptation across all households to 2037.

Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% of new dwellings are built to wheelchair accessible M4(3) standard and a minimum of 21% all new dwellings are built to M4(2) accessible and adaptable standard.

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1. Introduction

Background, aims and objectives

- 1.1 The Wigan Housing Needs Assessment (HNA) 2020 provides the council with up to date evidence to support the council's Local Plan and its future development. It will provide detailed, robust and defensible evidence help determine local housing priorities for the period 2020-2025 and to inform the council's housing strategy.

Aims

- 1.2 The aims of the HNA are to:

- Identify the need for different types of housing and break down the overall housing figure by tenure, household type (singles, couples and families) and household size for each defined geographical area;
- Identify how the housing need and demand translates into different sizes, types and tenures for specific needs, providing detailed market analysis including what types of residential accommodation are needed to support new economic development such as the Town Centre SRF and Masterplan ambitions;
- Create a socio-economic profile of households living in the borough, including the key relationships between key economic assessments, stock conditions, affordability and housing need for each submarket area;
- Provide an assessment on housing affordability in the market and in sub areas in terms of how households access the housing market and enable the council to determine the local need for affordable housing for Wigan. Through this analysis show how this need can be met through a range of affordable tenure options e.g. social rent, affordable rent and low-cost home ownership products;
- Better understand the housing market drivers in the borough and how these may change in the future at borough wide and neighbourhood level. This will need to look at demographic changes, economic drivers and forecasts;
- Understand the role of specialist housing in the borough, how it meets housing need now and how it needs to meet housing need in the future;
- Understanding the needs of specific groups and identify any shortages of sizes, types and locations of housing and provide suggested solutions, this will include (but not be limited to);
 - Older people
 - BME groups including asylum seekers and refugees
 - People with disabilities and long-term care needs
 - Homelessness
 - Younger people
 - First time buyers
 - Travellers

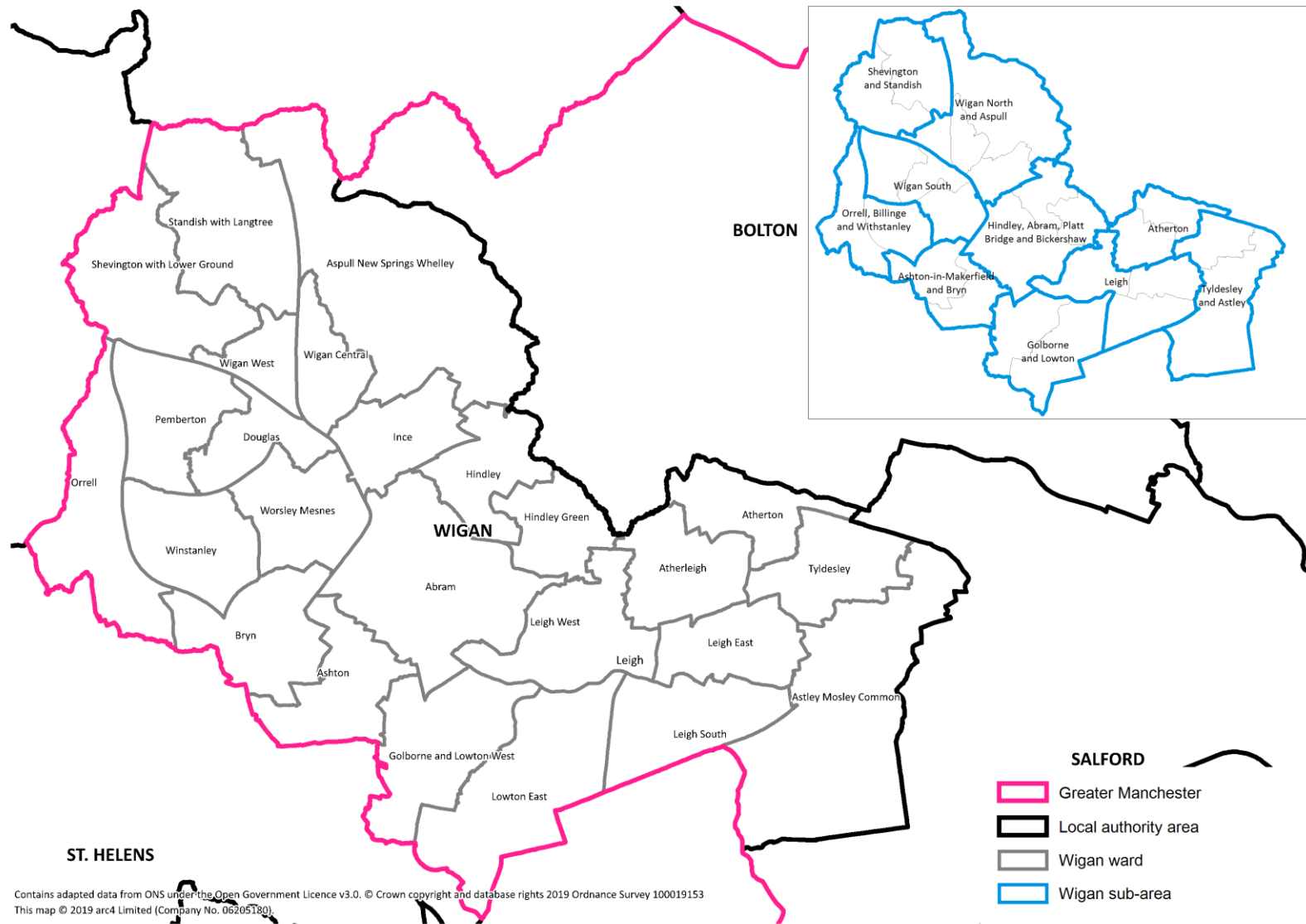
- Student housing
 - Custom and self-build.
 - Understanding the current and future role of the private rented sector housing in meeting housing need; and
 - Provide a clear and robust evidence base which all partners and agencies can use to better understand the current and future nature of the borough's housing needs. The evidence base should be robust enough to respond effectively to formal and informal challenge.
- 1.3 Data will be presented for the council area as a whole and broken down into 10 defined sub-areas, known as housing management sub-areas.

Geography

- 1.4 Wigan is a metropolitan borough in Greater Manchester, located in the North West of England. It is positioned midway between the two major cities of Manchester and Liverpool and the city-region of Central Lancashire. The resident population of the borough was estimated to be **326,088**¹² in 2018.
- 1.5 The diverse borough includes the large towns of Wigan and Leigh and 13 smaller towns. For planning policy purposes, the borough is divided into 10 housing management sub-areas:
- 1 Shevington & Standish
 - 2 Wigan North & Aspull
 - 3 Wigan South
 - 4 Orrell, Billinge and Winstanley
 - 5 Ashton-in-Makerfield and Bryn
 - 6 Hindley, Abram, Platt Bridge and Bickershaw
 - 7 Golborne and Lowton
 - 8 Leigh
 - 9 Atherton
 - 10 Tyldesley and Astley
- 1.6 These have formed the basis of outputs for the HNA (Map 1.1) and will be referred to as sub-areas for the rest of the report.
- 1.7 The HNA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

¹² ONS 2018 mid-year population estimate

Map 1.1 Wigan Borough, sub-areas and wards



Research methodology

- 1.8 A multi-method approach has been adopted, which comprises:
- A sample survey of households across the borough. 17,333 households were contacted during November and December 2019 and invited to complete a questionnaire. 2,095 questionnaires were returned and used in data analysis. This represents a 12.1% response rate overall and a sample error of +/-2.1% at borough level;
 - An online survey of stakeholders which included 28 representatives from the council, neighbouring councils, private companies and housing providers;
 - Interviews with estate and letting agents operating within the borough;
 - A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and 2014 MHCLG household projections, CORE lettings data and MHCLG statistics;
 - Modelling of data; and
 - A review of particular client groups relevant to NPPF paragraph 61, including hard to reach and vulnerable groups.
- 1.9 Further information on the research methodology is presented at Appendix A.

Presentation of data

- 1.10 Data presented in this HNA will be based on the 2019 household survey unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.
- 1.11 It is important to note that survey responses are weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. All survey information in this report is for weighted and grossed responses which are rounded up where appropriate.

Housing target

- 1.12 The HNA uses the target delivery of 1,126 dwellings each year as currently set out in the Greater Manchester Spatial Framework.

Report structure

- 1.13 The Wigan HNA 2020 report will be structured as follows:
- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;

- **Chapter 4** reviews the current housing stock and provides a detailed analysis of the main tenures;
- **Chapter 5** considers the need for affordable housing in the borough;
- **Chapter 6** considers household groups with particular housing needs including those with a disability and additional needs;
- **Chapter 7** sets out an assessment of dwelling type and mix for future housing development within the borough; and
- **Chapter 8** concludes the report with a summary of findings and a consideration of strategic issues.

1.14 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:

- Research methodology (Appendix A);
- Policy review (Appendix B);
- Affordable housing need calculations (Appendix C)
- Dwelling type and mix modelling (Appendix D);
- Stakeholder consultation responses and agent review (Appendix E); and
- Affordable housing definitions (Appendix F).

2. Policy and strategic review

- 2.1 The purpose of this chapter is to set out the policy and strategic context for housing delivery in Wigan Borough.

National context

- 2.2 Since 2010 there has been a radical and sustained programme of reform of welfare, housing and planning policy, set within a context of national austerity and an economic policy of deficit reduction and public spending cuts. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- 2.3 Following the General election of June 2017, the Government published a White Paper “Fixing our broken housing market”. This sets out how the Government aims to reform the housing market in order to significantly increase the supply of new homes which nationally has consistently fallen below the levels needed in order to meet increasing demand (with an annual housing delivery target of 300,000 by the mid-2020s). The White Paper focuses on planning for the right homes in the right places, building homes faster, and diversifying the housing market, which specifically includes supporting housing associations, and local authorities to build more homes. The White Paper also proposed some immediate measures, for instance supporting people to buy their own home, making renting fairer for tenants, and preventing homelessness by earlier interventions.
- 2.4 A detailed national policy review is presented at Appendix B.

National Planning Policy Framework

- 2.5 The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government’s planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a ‘*presumption in favour of sustainable development*’. As part of this, in relation to plan-making, it sets out that this means that ‘*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*’.
- 2.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
- ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay’*

2.7 It goes on to state (paragraph 60) that:

'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'

2.8 The NPPF 2019 (paragraph 61) states that:

'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to:

- *those who require affordable housing;*
- *families with children;*
- *older people;*
- *students;*
- *people with disabilities;*
- *service families;*
- *travellers;*
- *people who rent their homes; and*
- *people wishing to commission or build their own homes.'*

2.9 In addition, the NPPF 2019 paragraph 62 sets out that:

'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required...'

2.10 The NPPF 2019 (paragraph 65) requires that:

'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'

2.11 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at local plan examination.

2.12 The NPPF 2019 sets out definitions relating to affordable housing which can be found at Appendix F of the HNA.

Funding for new housing

- 2.13 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that a newly available grant for approximately 12,500 social rented houses outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England.
- 2.14 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
 - Affordable Housing
 - Housing Infrastructure Fund
 - Small Sites Infrastructure Fund
 - Land Assembly Fund
- 2.15 Collectively these funds account for £12.185bn of investment over the period 2017-18 to 2023-24. The spatial targeting of the Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents, with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.
- 2.16 Unless new funding is provided which focuses on the growth and renewal issues of the North then we would expect to see the relative share of public sector investment in housing fall sharply in the medium term.

Regional Context

- 2.17 The Greater Manchester Combined Authority (GMCA) was established on 01 April 2011. The 2014 devolution agreement for the GMCA was the first of six devolution deals for the region. The elected mayor and cabinet represent the 10-local councils in the region, the NHS, transport, police and the fire service and 2.8 million residents. Their vision is *‘to make Greater Manchester one of the best places in the world to grow up, get on and grow old.’*
- 2.18 The GM Strategy (2017), *‘Our People, Our Place’*, expands on the GMCA’s vision with six additional statements. In relation to housing, the strategy states that the vision is to make GM; *‘A place where people are proud to live, with a decent home, a fulfilling job, and stress-free journeys the norm. But if you need a helping hand, you’ll get it.’*

- 2.19 The strategy contains ten priorities and priority 6 relates to safe, decent and affordable housing and contains the following detail:

Priority 6: Outcomes	Priority 6: Targets
High quality housing, with appropriate and affordable options for different groups	By 2020, more than 10,000 net additional dwellings will be built per annum, up from 6,190 in 2015/16
No one sleeping rough on Greater Manchester's streets	End rough sleeping by 2020, from an estimated 189 rough sleepers in 2016

Source: The Greater Manchester Strategy (2017)

- 2.20 The Greater Manchester Spatial Framework¹³ (GMSF) is the region's plan for homes, jobs and the environment. It provides an overarching framework for each of the ten local planning authorities to identify and manage land supply. Its scope is development up to 2037. The January 2019 draft was a revised document taking into account concerns raised during three informal consultations on previous drafts dating back to 2014. The consultation on the draft ended in March 2019, and a summary report was published in October 2019. The next round of consultation is expected to take place in Summer 2020 with submission by January 2021.
- 2.21 The draft GMSF sets a minimum target of around 201,000 net additional dwellings and 50,000 additional affordable homes, to be provided over the plan period. The annual average is around 10,580.
- 2.22 In total the GMSF sets out the need in Wigan to deliver broadly 21,400 new homes during the plan period; 1,126 each year. Five strategic allocations are proposed for Wigan, which will provide the land for around 2,500 homes.
- 2.23 The GM Strategic Housing Market Assessment¹⁴ was published in January 2019 and formed the evidence base for the Spatial Framework. The annual housing need for GM was calculated at 10,583 new homes per year and for Wigan, 944 new homes per year.
- 2.24 A GM housing strategy, 2019-2024, '*Doing Housing Differently*', was published in June 2019. The Strategy objectives cover three main elements; the connections between housing people and place, homes that already exist and homes that are needed. Actions are centred around two strategic priorities and related policies:
- **Priority A:** A safe, healthy accessible home for all
 - Tackling homelessness and rough sleeping;
 - Making a positive difference to the lives of private tenants
 - Developing Health Homes Services to support vulnerable households;
 - Improving access to social housing for those who need it; and
 - Identifying pathways to volume domestic retrofit and reducing fuel poverty.
 - **Priority B:** Delivering the new homes we need

¹³ https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf

¹⁴ <https://www.greatermanchester-ca.gov.uk/media/1733/gm-shma-jan-19.pdf>

- New models of delivery;
- Investing in truly affordable housing; and
- Increasing choice in the housing market for Greater Manchester households.

Local Policy Context

2.25 The Deal 2030¹⁵ is an informal agreement, for the next decade, between the council, its partners and everyone who lives and works in Wigan. It is a commitment to work together to create a better borough. The 10 strategic goals of the deal are grouped into three priorities.

Priorities		Strategic goals
Our People	Together we feel happy, safe, included and look out for each other.	<ul style="list-style-type: none"> • Best start in life for children and young people • Happy healthy people • Communities that care for each other
Our Place	Together we are proud of our towns and look after our environment	<ul style="list-style-type: none"> • Vibrant town centres for all • An environment to be proud of • Embracing culture, sport and heritage
Our Future	Together we build a future where everyone has opportunity to thrive	<ul style="list-style-type: none"> • Economic growth that benefits everyone • A well-connected place • Confidently digital • A home for all

2.26 Under the strategic goal 'A home for all' is the joint intention to, 'create a borough that provides quality, affordable homes that are right [for you]'.

2.27 The Wigan Local Plan Core Strategy 2026¹⁶ (2013) sets out the spatial vision for the area. The vision is centred on connecting people to opportunities which includes decent and affordable housing. The strategic objective for housing is:

'To meet the borough's need for new housing in terms of quantity, size, type, tenure (including specialist and extra care housing) and affordability; use land and buildings effectively; and enable the continued viable use of older housing that meets people's needs and regenerates communities' (Objective H 1).

2.28 Policy CP 6 of the Local Plan Core Strategy commits to:

¹⁵ <https://www.wigan.gov.uk/Docs/PDF/Business/Economic-vision/SRF-Bid/Annex-3-The-Deal-2030.pdf>

¹⁶ <https://www.wigan.gov.uk/Docs/PDF/Council/Strategies-Plans-and-Policies/Planning/Adopted-Core-Strategy.pdf>

- Making provision for an average of at least 1,000 net additional dwellings per year between 2011 and 2026;
 - Focusing at least 80% of new housing in the east-west core of the borough;
 - Encouraging new housing on previously developed, brownfield land (including the re-use of existing buildings); and
 - Seeking the provision of 25% affordable housing on all sites consisting of 10 dwellings or more where this is viable. Where this is demonstrated not to be viable, a reduced level of affordable housing provision will be negotiated. The approach towards the provision of affordable housing will take into account up to date information on housing needs in the borough.
- 2.29 The council's current housing strategy, adopted in 2009, set a long-term vision for housing in the borough up to 2026 that;
- “Wigan is a place with a range of good quality, affordable housing that meets the aspirations of residents and supports sustainable growth. All areas of the borough are attractive places to live with neighbourhoods that are safe, clean and inclusive. People are healthy and active and receive the support they need.”*
- 2.30 A new Housing Strategy for Wigan is currently being developed for the period 2020 to 2025. It will be informed by the evidence of this HNA.
- 2.31 The currently assessed housing need figure for the borough (as of June 2019) is 916 additional homes per annum. As outlined in paragraph 2.22 above, the draft Greater Manchester Spatial Framework (GMSF 2019) proposes an adjusted local housing requirement of around 201,000 across Greater Manchester, based on an accelerated growth scenario, which, when adopted would yield an annual housing requirement in Wigan of 1,126 homes.

Conclusion

- 2.32 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.
- 2.33 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this HNA provides the council with an excellent range of material to inform the development of the Local Plan and shape local strategic housing priorities.

3. Understanding Wigan Borough Market Dynamics

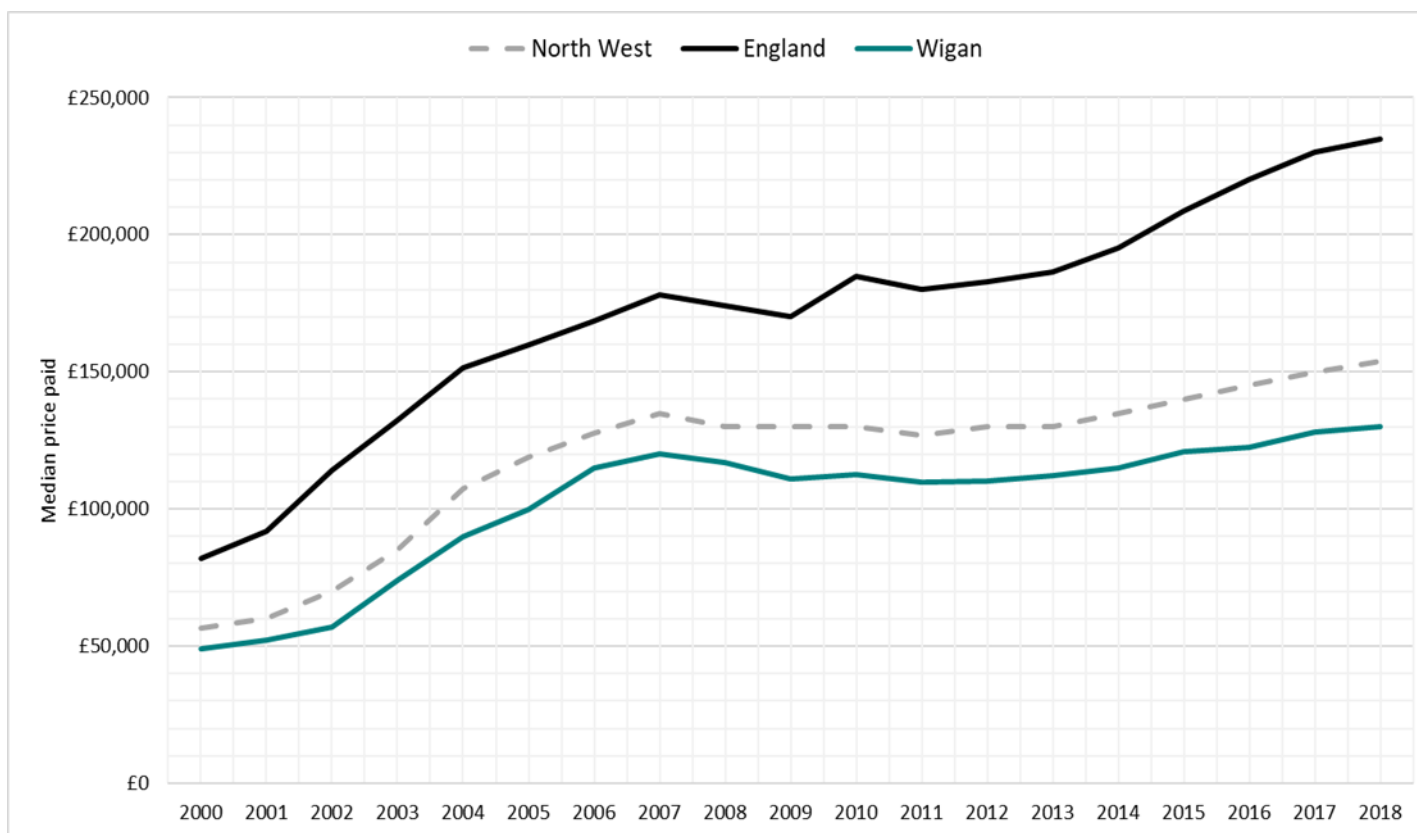
Introduction

- 3.1 The purpose of this chapter is to assess the geographical context of the housing market in Wigan and its inter-relationships with other areas.
- 3.2 This chapter considers house price trends, relative affordability, household migration, travel-to-work patterns and dwelling completions data for the borough. This review provides a picture of the dynamics of the Wigan local housing market.

House price trends

- 3.3 Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2018, based on full-year Land Registry price paid data. This is compared with the North West and England.
- 3.4 Overall, median prices have increased from £49,000 in 2000 to £130,000 in 2018, an increase of +165.3%. Tables 3.1 and 3.2 show how price change in Wigan compares with its neighbouring areas, the region and England.

Figure 3.1 Median house price trends 2000 to 2018: Wigan, North West and England



Key messages
 Median house prices in Wigan have been consistently lower than those for the region since 2000 .
 Since 2009 the gap between the borough and England has widened.
 The absolute gap between Wigan and the region has increased over time and in 2018 was -£24,000; in 2000 the gap was -£7,500
 In 2018 Wigan median prices are -15.6% below the North West compared to a low of -9.8% in 2006.

Source: Data produced by Land Registry © Crown copyright 2019

2000 to 2007
 Median house prices in the borough more than doubled in the period 2000-2007, rising from £49,000 in 2000 to £119,995 in 2007.

2008 to 2012
 The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £116,807 and £109,655.

2013 to 2018
 There has been growth each year since 2013, from £112,000 to £130,000.

3.5 Tables 3.1 and 3.2 show how price change in Wigan compares with its neighbouring areas, the region and England. Overall, median prices have increased from £49,000 in 2000 to £130,000 in 2018, an increase of +165.3%. This is a low percentage increase compared to the majority comparison areas, including the North West and England.

Location	Median price (£)		% Change 2000-2018
	2000	2018	
Manchester	50,000	165,000	230.0
Salford	47,000	154,000	227.7
Trafford	82,500	260,000	215.2
Bury	53,000	160,000	201.9
Stockport	73,000	220,000	201.4
England	82,000	235,000	186.6
Oldham	43,000	122,000	183.7
Tameside	48,000	136,000	183.3
Bolton	46,725	129,000	176.1
North West	56,500	154,000	172.6
Chorley	60,000	160,000	166.7
Rochdale	47,700	127,200	166.7
Warrington	66,950	178,000	165.9
Wigan	49,000	130,000	165.3
West Lancashire	69,950	180,000	157.3
St. Helens	49,995	125,000	150.0

Source: Data produced by Land Registry © Crown copyright 2019

3.6 Table 3.2 examines lower quartile (LQ) prices. Overall, LQ prices more than doubled. The increase from £33,000 in 2000 to £90,000 in 2018, is a growth of +172.7%. Again, this is a low percentage increase compared to the majority comparison areas, including the North West and England.

Location	LQ price (£)		% Change 2000-2018
	2000	2018	
Manchester	25,000	122,000	388.0
Bury	30,000	117,000	290.0
Salford	31,000	116,000	274.2
Oldham	27,000	85,000	214.8
Stockport	49,425	155,000	213.6
Trafford	59,995	185,000	208.4
Tameside	34,950	105,000	200.4
Bolton	30,000	88,000	193.3
North West	37,000	105,000	183.8
England	54,000	150,000	177.8
Warrington	45,000	124,950	177.7
Rochdale	32,500	89,995	176.9
Wigan	33,000	90,000	172.7
Chorley	44,500	115,000	158.4
West Lancashire	52,000	130,000	150.0
St. Helens	35,000	82,500	135.7

Source: Data produced by Land Registry © Crown copyright 2019

- 3.7 It is interesting to note that in 2000, a household income of £8,486 was required for a lower quartile price to be affordable; by 2018 this had increased to £23,143. In comparison, an income of £12,600 was required for a median priced property to be affordable in 2000 compared with £33,429 in 2018.

Wigan	House price (£)		Income* required (£)	
	2000	2018	2000	2018
Lower quartile	30,000	90,000	8,486	23,143
Median	49,000	130,000	12,600	33,429

*Assuming a 3.5x income multiple and a 10% deposit is available

Source: Data produced by Land Registry © Crown copyright 2019

- 3.8 Table 3.4 sets out the change in house prices by sub-area over the period 2007 to 2018¹⁷. Median prices increased by +8.3% overall but at sub-area level varies between -7.3% (Wigan South) and +37.5% (Tyldesley and Astley). Table 3.4 also sets out LQ data for the same period, with an overall decrease of -2.5%. Six out of the 10 sub-areas saw a decline in LQ prices over this period. Again, Tyldesley and Astley experienced the largest price increase.

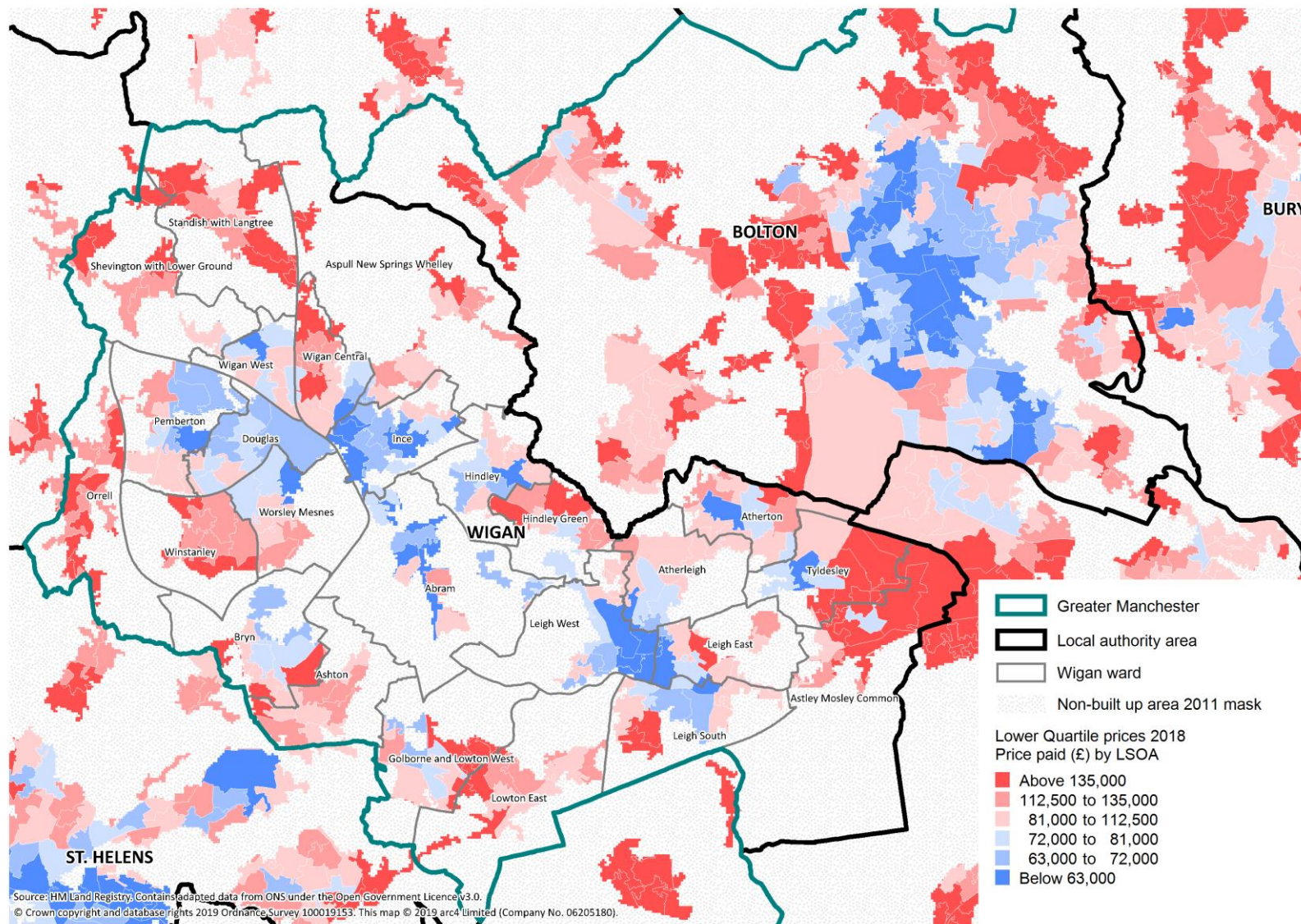
¹⁷ Note Land Registry ward-level analysis is only possible from 2007

Sub-areas	LQ house price (£)			Median house price (£)		
	2007	2018	% change	2007	2018	% change
Hindley, Abram, Platt Bridge and Bickershaw	89,500	79,000	-11.7	115,000	115,000	0.0
Ashton-in-Makerfield and Bryn	105,000	98,000	-6.7	124,000	125,000	0.8
Wigan North and Aspull	93,500	85,000	-9.1	118,000	120,000	1.7
Tyldesley and Astley	99,950	115,000	15.1	120,000	165,000	37.5
Atherton	92,000	87,500	-4.9	116,950	124,995	6.9
Wigan South	90,000	78,500	-12.8	110,000	102,000	-7.3
Leigh	76,000	72,000	-5.3	92,000	102,000	10.9
Orrell, Billinge and Winstanley	124,950	131,500	5.2	152,750	160,000	4.7
Shevington and Standish	125,000	136,000	8.8	158,875	195,000	22.7
Golborne and Lowton	109,000	116,000	6.4	130,000	158,000	21.5
Total Wigan Borough	92,313	90,000	-2.5	119,995	130,000	8.3

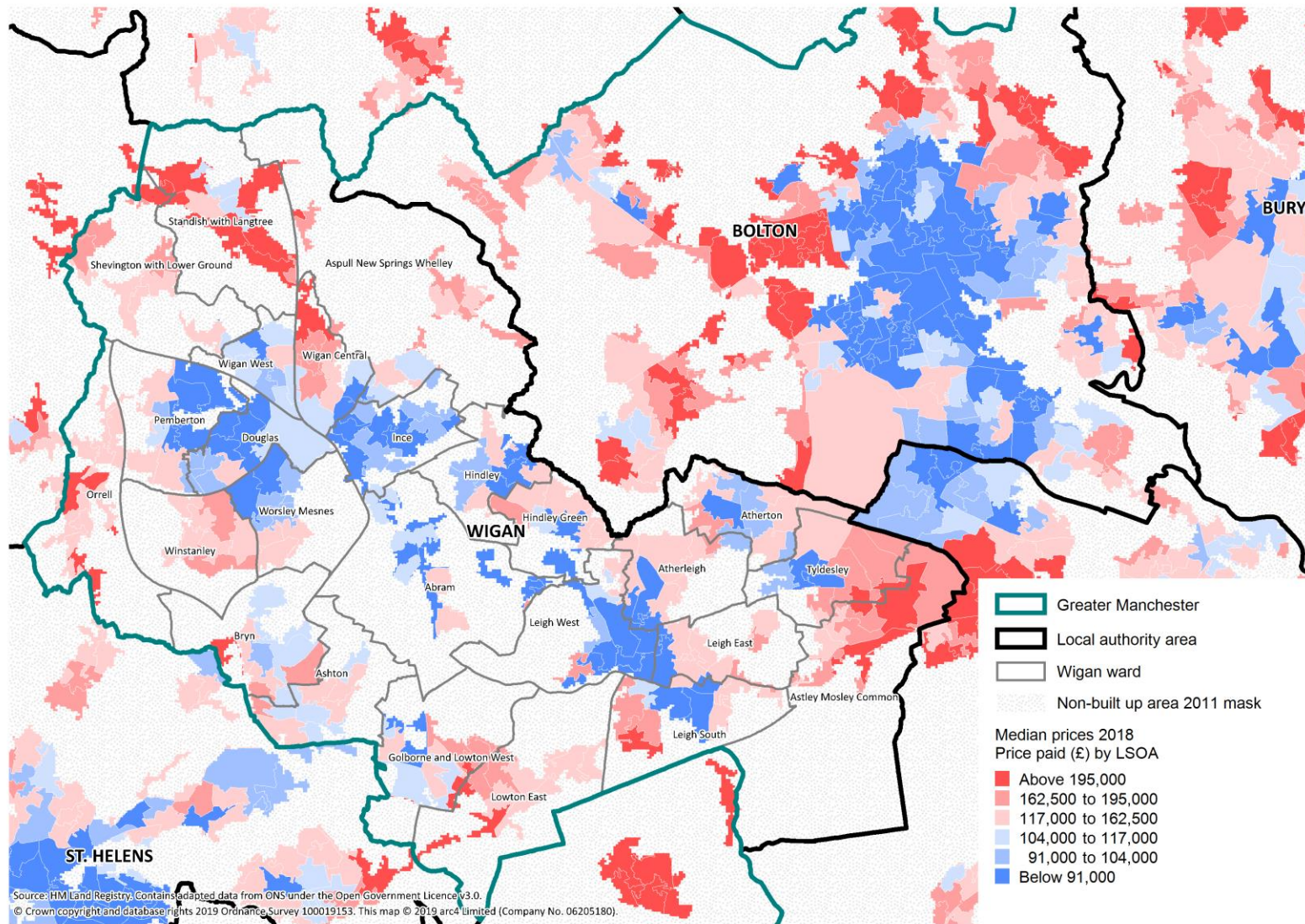
Source: Data produced by Land Registry © Crown copyright 2019

- 3.9 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Areas. The maps show a diagonal band of the lowest priced dwellings from Wigan town centre in the north west to Leigh in the south east. There is a concentration of the highest banded lower quartile prices in the east of the borough, on the border with Salford.
- 3.10 Map 3.3 explores real house price change over an 11-year period, 2007 to 2018, in the borough. It uses the Treasury Gross Domestic Product (GDP) deflator. The map indicates that most areas have experienced a real decline in prices, with some areas experiencing a decline of -25% or more. However, there are a small number of 'hot spots' where prices have increased by over 25% in real terms, all in the south-east of the borough.

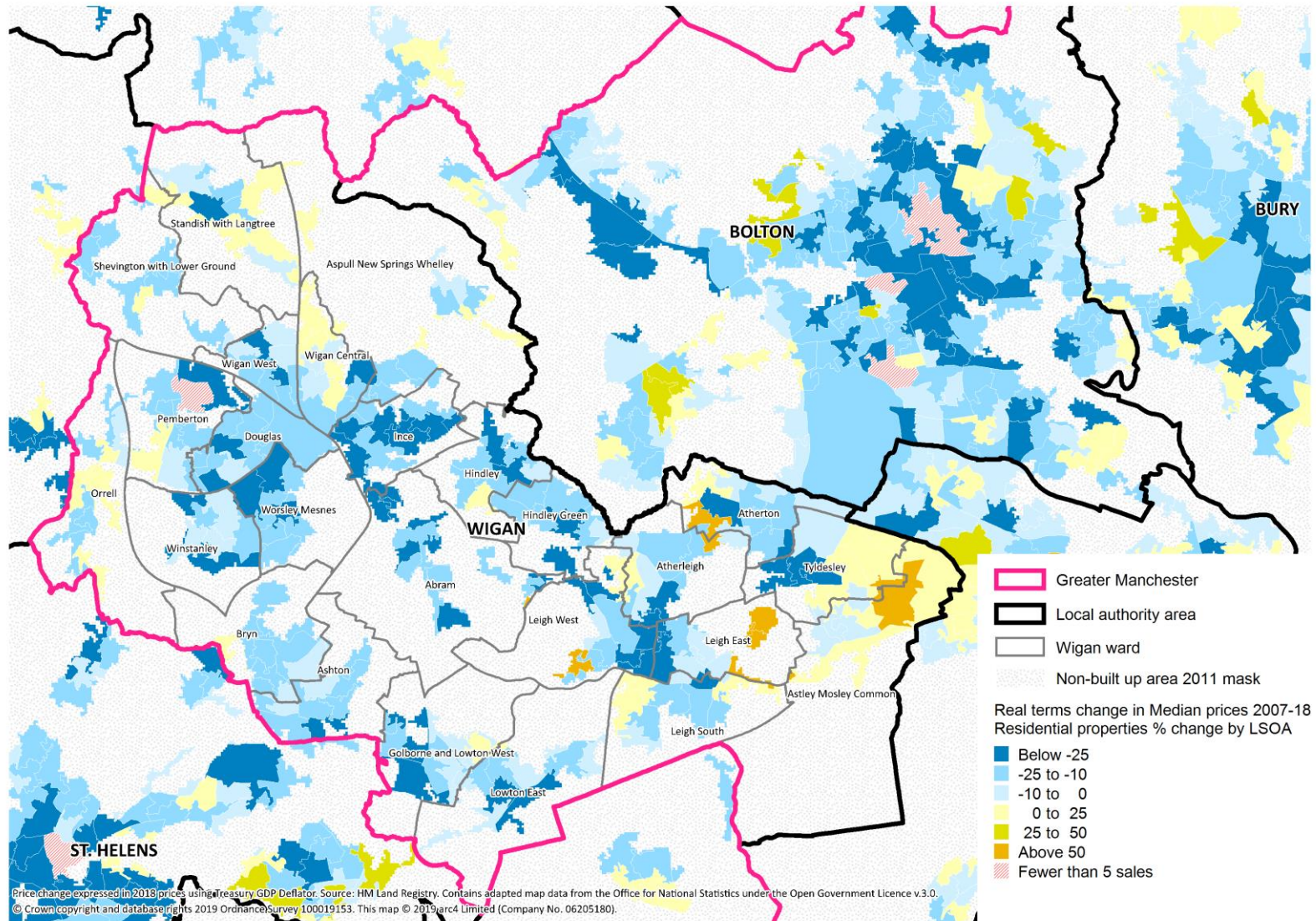
Map 3.1 Lower quartile house prices 2018 by built-up areas within the LSOAs of Wigan



Map 3.2 Median house prices 2018 by built-up areas within the LSOAs of Wigan



Map 3.3 Median real house price percentage change, 2007 to 2018, by built-up areas within the LSOAs of Wigan



Relative affordability

- 3.11 This section considers relative affordability of open market dwellings in the borough and presents comparisons with the other neighbouring/city region local authorities, the region and England. There are 16 comparators in total. The comparators presented in the tables below are:
- The North West region;
 - England;
 - the area with the lowest 2018 ratio;
 - the area with the highest 2018 ratio; and
 - those area which fall within a 0.5 buffer of the Wigan ratio.
- 3.12 The data is produced by ONS and are based on a ratio of earnings to house prices using Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.13 Table 3.5 displays relative affordability of lower quartile (LQ) price to earnings and is ranked, based on 2018 least-to-most affordable (a rank of 1 is the least affordable and 16 is the most affordable). Wigan Borough is in the bottom half of the ranking compared with its neighbouring/city region authorities with a rank of 13 out of 16, meaning it is one of the most affordable areas. The borough had a LQ house price to income ratio in 2018 of 5.11, i.e. lower quartile house prices are 5.11x lower quartile gross earnings. Over the previous three years Wigan's ratio has increased meaning house prices have become less affordable.

Table 3.5 Relative affordability of lower quartile (LQ) prices by local authority area, North West and England (workplace-based)

	Area (Rank out of 16)	2018	Change 2016-2018
<i>Highest comparator</i>	Trafford (1)	9.41	+1.03
	England (3)	7.29	+0.13
	North West (11)	5.62	+0.15
<i>Within +0.5 buffer</i>	St Helens (12)	5.12	+0.03
	Wigan (13)	5.11	+0.31
<i>Within -0.5 buffer</i>	Oldham (14)	5.06	+0.06
<i>Lowest comparator</i>	Rochdale (16)	4.83	-0.15

Sources: ONS Ratio of house price to workplace-based earnings

- 3.14 Similarly, in terms of relative affordability based on median prices, shown in Table 3.6, Wigan is ranked low compared to most of its neighbouring/city region authorities with again a rank of 13 out of 16. The borough had a median house price to income ratio in 2018 of 5.41, i.e. median quartile house prices are 5.41 x median quartile gross earnings. Over the previous three years Wigan's ratio has increased meaning house prices have become less affordable.

Table 3.6 Relative affordability of median prices by local authority area, North West and England (workplace-based)

	Area (Rank out of 16)	2018	Change 2016-2018
<i>Highest comparator</i>	Trafford (1)	9.43	0.87
	England (2)	8.00	0.28
	North West (9)	5.86	0.22
<i>Within +0.5 buffer</i>	Salford (10)	5.85	0.81
	Manchester (11)	5.74	0.56
	Rochdale (12)	5.49	0.03
	Wigan (13)	5.41	0.24
<i>Within -0.5 buffer</i>	Bolton (14)	5.36	0.29
	St. Helens (15)	5.33	-0.01
<i>Lowest comparator</i>	Oldham (16)	5.14	-0.17

Sources: ONS Ratio of house price to workplace-based earnings

Household migration and travel to work

- 3.15 Previous PPG guidance asked councils to consider the extent to which their local authority area was a self-contained housing market area. This remains an important consideration for the council as the degree of interaction may require policy responses.
- 3.16 Figures 3.2 and 3.3 present the characteristics of households who have moved home in the previous five years and who plan to move in the next five years.

Figure 3.2 Characteristics of households who have moved in the previous five years

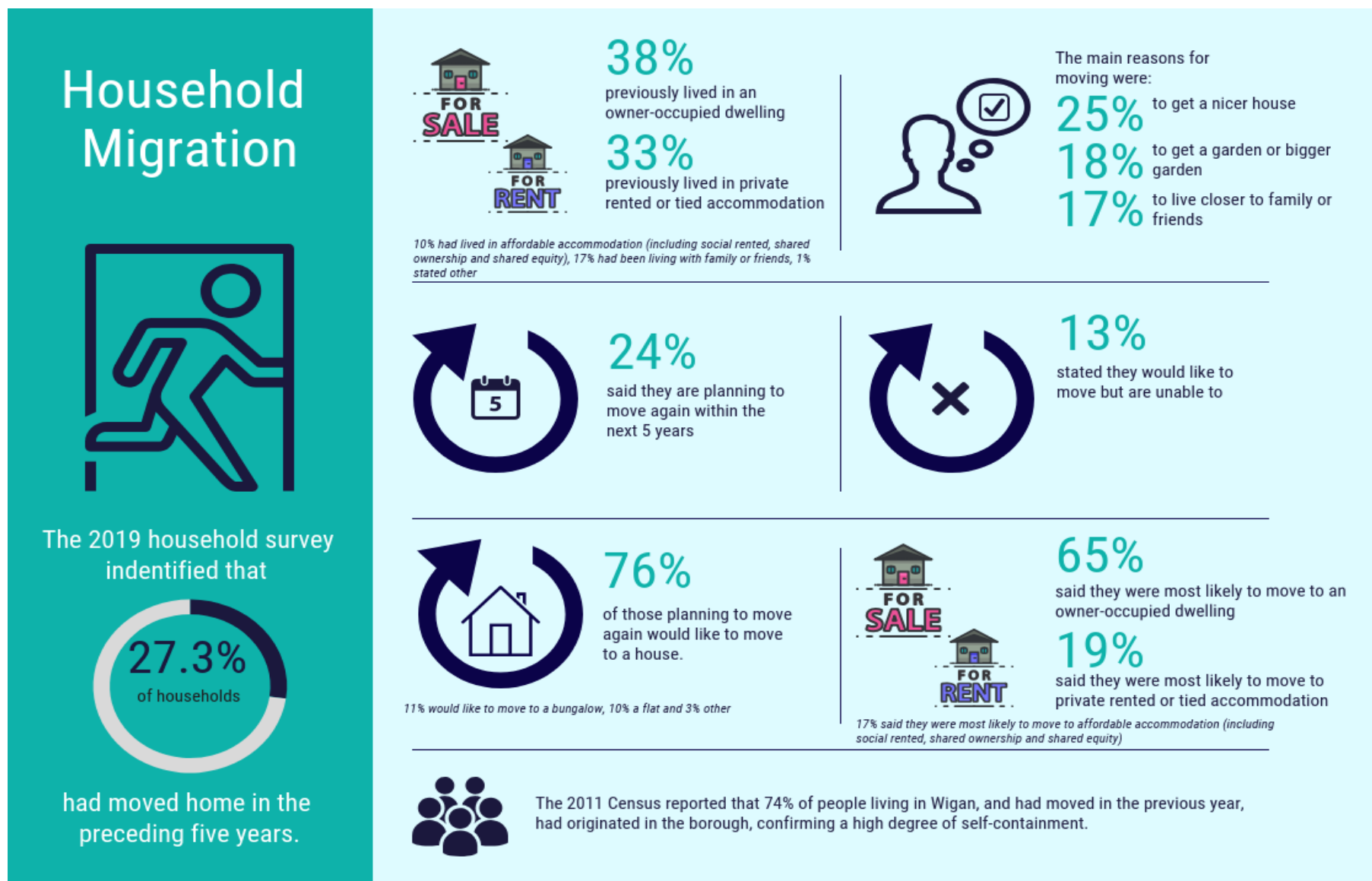
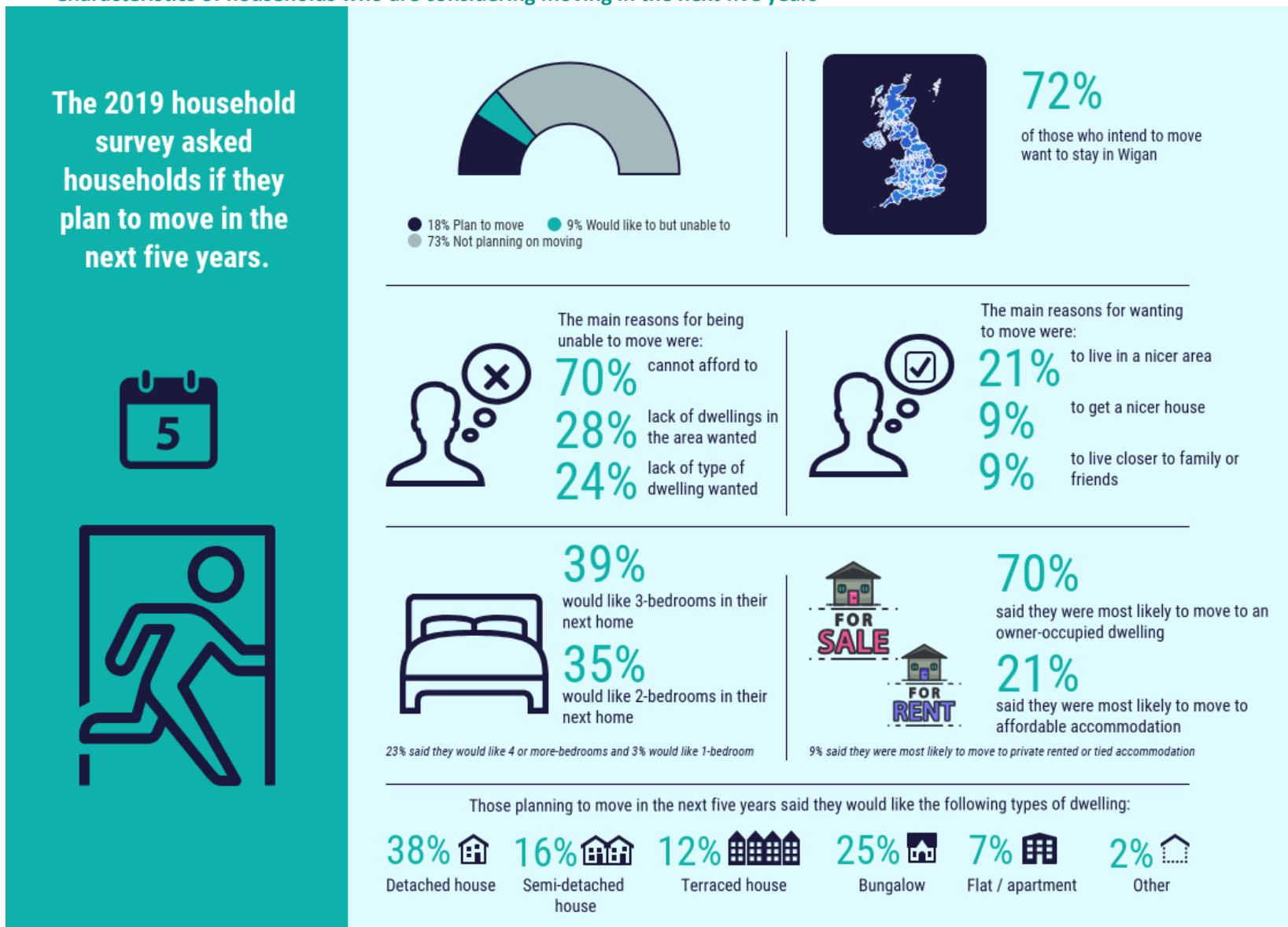


Figure 3.3 Characteristics of households who are considering moving in the next five years



- 3.17 The 2011 Census identified 127,732 economically active residents in Wigan. 53.4% lived and worked in Wigan Borough (including working from home) and 43.8% worked elsewhere in the North West, the remainder 2.8% worked elsewhere in the UK. Wigan experiences notable economic linkages with Bolton with over 9,000 residents commuting to work there; there is a net loss of -4,634 workers to Bolton. There is also a net loss of over -4,000 workers to the following areas; Warrington, Manchester and Salford.
- 3.18 St Helens provides the second largest inflow of workers to Wigan. Around 4,073 residents of St Helens commute into Wigan for work (this compares to 4,476 who commute from Bolton).
- 3.19 In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:
- 'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'*¹⁸
- 3.20 This would suggest that Wigan is not a self-contained travel to work area and the borough experiences notable economic interaction with the wider Manchester City Region, Warrington and St Helens.

Past trends in housing delivery

- 3.21 Over the past 5 years (2014/15 to 2018/19) 4,283 net new dwellings have been built in the borough (Table 3.7). This equates to an annual average of 857 dwellings. A comparison of annual completions with previous annual targets is presented in Figure 3.4. The overall delivery of new housing in the past five years, has been below target. Delivery in 2018/19 was however above target; 1,350 compared to the 1,126 requirement in the draft GMSF.

¹⁸<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangelstotraveltoworkareas/2001to2011>

Year	Net completions	Target
2009/10	768*	978
2010/11	737*	978
2011/12	415**	978
2012/13	322**	1,000
2013/14	594**	1,000
2014/15	529^	1,000
2015/16	639^	1,000
2016/17	817^	1,000
2017/18	948^	1,000
2018/19	1,350^	1,126
TOTAL	7,119	10,060
Total (past 5 years)	4,283	5,126
Annual average (past 5 years)	857	1,025

Sources Key:

* = projected completions from the 2007/08 Housing Trajectory

** = Wigan SHLAA April 2015

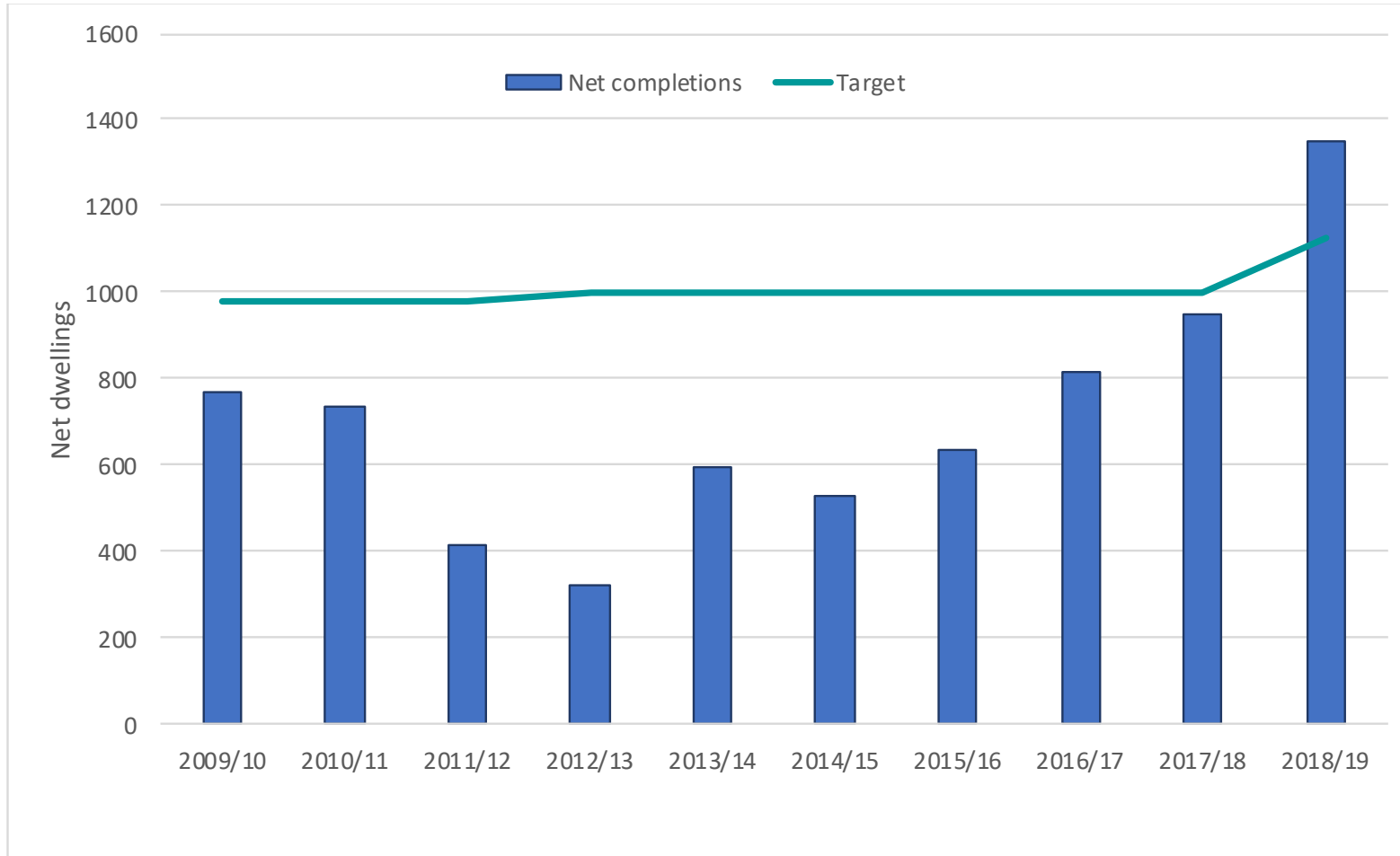
^ = Wigan SHLAA April 2019

Target = RSS 2008 (2006/07 – 2011/12), Wigan Local Plan Policy CP6 (2012/13 – 2026), GM housing target for Wigan (2018-2037)

3.22 Map 3.4 shows where new build sales activity has taken place over the period 2007-2018 by Lower Super Output Area. There are areas of new build activity of between 100 and 200 units spread evenly across the borough, although excluding the inner urban area. There is one particularly high concentration of activity in the Douglas Ward where over 200 units have been delivered¹⁹.

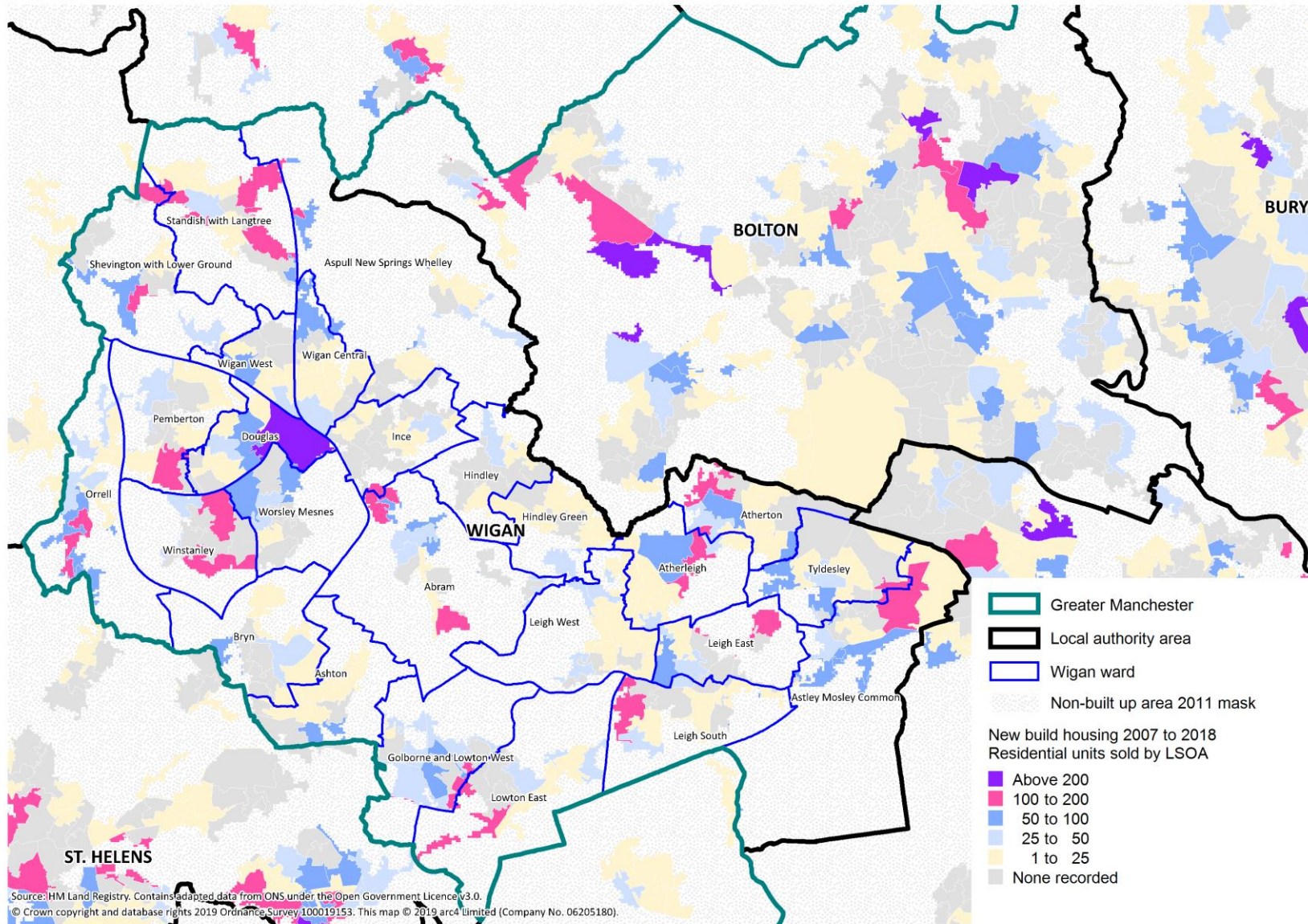
¹⁹ This data is produced by the Land Registry and specific site details are not provided

Figure 3.4 Net dwelling completions, compared with the annual target, 2009/10 to 2018/19



Completions sources: Wigan 2007/08 Housing Trajectory, Council Annual Monitoring Return 2012, MHCLG Table 253 house buildings, Wigan SSLAA April 2019
Target sources: RSS 2008 (2006/07 – 2011/12), Wigan Local Plan Policy CP6 (2012/13 – 2026), GM housing target for Wigan (2018-2037)

Map 3.4 New build development in Wigan 2007-2018



Qualitative information from observation and in-depth interviews with estate and letting agents

3.23 The following are headlines from information gathered. Further information is provided in the following chapter regarding the owner occupied and private rented sector housing. A full report is provided in Appendix E.

- Wigan has an industrial heritage that has led to a large supply of 2-bedroom terraces with yards rather than gardens;
- A key gap are 3-bedroom homes to buy and rent to enable families to upsize;
- there is also a shortage of suitable housing to enable older households to downsize. Many of the available two-bedroom properties are unsuitable terraces rather than bungalows;
- the local area seems to be highly self-contained with as far as long distance in-migration is concerned;
- the guided bus route has led to increased demand from specifically Salford and central Manchester which has led to an increase in house prices and rents in the east of the borough;
- private rented sector investment is increasingly coming from London investors. This is across the board rather than localised as the yield in Wigan is greater than London.

Stakeholder views on the market

3.24 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Wigan's housing market. A full report is provided in Appendix E. Stakeholders gave a range of views on this, with the main strengths being that Wigan has:

- diversity and range of housing on offer;
- good affordability;
- a good location for employment, transport and in relation to surrounding large cities;
- a good a range of specialist and supported accommodation in the borough and
- a large council stock alongside a recognition by the council that there are shortages and commitment to deliver more.

3.25 The main weaknesses identified were:

- a high demand for affordable housing which exceeds supply;
- council stock not evenly spread across the borough and there is low turnover;
- areas of poor stock, particularly terrace housing;
- problematic, low quality private rented sector with high numbers of individual landlords and lack of regulation;

- low value regeneration areas and brownfield sites in the inner areas which struggle to attract private investment; and
- the borough needs more investment into the infrastructure to facilitate the delivery of new housing.

Concluding comments

- 3.26 The purpose of this chapter has been to consider the general housing market context of the borough and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the borough emerges.
- 3.27 Median house prices across the borough have been below the regional average since 2000. During 2018, median prices across the borough were £130,000, compared with £154,000 across the North West and £235,000 across England.
- 3.28 Wigan Borough has one of the lowest lower quartile and median affordability ratios compared with its neighbouring/city region authorities. However, this is not consistent across the borough. Prices are significantly higher in the periphery of the borough.
- 3.29 The overall delivery of new housing, 857 new dwellings each year in the past five years, has been below target. Delivery in 2018/19 was however above target; 1,350 compared to the 1,126 requirement in the draft GMSF.
- 3.30 Based on migration and travel to work data, the borough cannot be described as a highly self-contained housing market area. There are strong economic interactions with the wider Manchester City Region.

4. Housing stock and household review

Introduction

- 4.1 The purpose of this chapter is to explore the characteristics of the borough's housing stock and households including the current stock profile; house condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, private rented sector and affordable housing. The range of households living in the borough is also considered. The chapter concludes with an analysis of relative affordability in terms of the various tenure options in the borough.

Estimates of current dwellings in terms of size, type, condition, tenure

- 4.2 There are several sources of information which can be used to establish the overall number of dwellings and households in the borough. The most recent data available for Wigan Borough is reported in Table 4.1.

Data	Dwellings	Source
2019 Valuation Office Agency (all dwellings)	145,470	VOA Table CTSOP3.0
2019 Valuation Office Agency (excluding annex and unknown)	144,250	VOA Table CTSOP3.0
2018 MHCLG Dwelling Stock Estimates	144,630	MHCLG Live Tables on Dwelling Stock Table 100
Council Tax Address File	146,345	Wigan Council
Data	Households	Source
2014-based DCLG Household Projections 2019 figure	144,279	DCLG (now MHCLG)
2016-based ONS Household Projections 2019 figure	143,429	ONS

- 4.3 The 2019 HNA uses a base of **146,345** dwellings and **143,429** households across Wigan Borough.
- 4.4 According to 2018 MHCLG statistics, there are an estimated 4,365 vacant dwellings (representing 3.0% of the total dwelling stock). This is higher than the national rate of 2.5%). The vacancy rate in the borough is exactly at the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market. The 2018 MHCLG statistics also show that 1,342 of the vacant dwellings (30.7%) have been unoccupied for at least 6 months; and 41 housing association properties were vacant of which 15 had been unoccupied for at least 6 months.
- 4.5 Baseline dwelling and household statistics for each of the sub-areas is set out in Table 4.2.

Sub-area	Dwellings	Households
Ashton-in-Makerfield and Bryn	10,237	10,033
Atherton	12,492	12,243
Golborne and Lowton	11,180	10,957
Hindley, Abram, Platt Bridge and Bickershaw	17,657	17,305
Leigh	19,634	19,243
Orrell, Billinge and Winstanley	10,176	9,973
Shevington and Standish	11,056	10,836
Tyldesley and Astley	11,902	11,665
Wigan North and Aspull	23,986	23,507
Wigan South	18,025	17,666
Total	146,345	143,429

Source: Households – 2019 Household Survey, Dwellings – Council Tax Address File

Dwelling size and type

4.6 Map 4.1 illustrates the predominant dwelling type and size by LSOA based on 2018 Valuation Office Agency (VOA) data.

4.7 Based on the 2019 VOA:

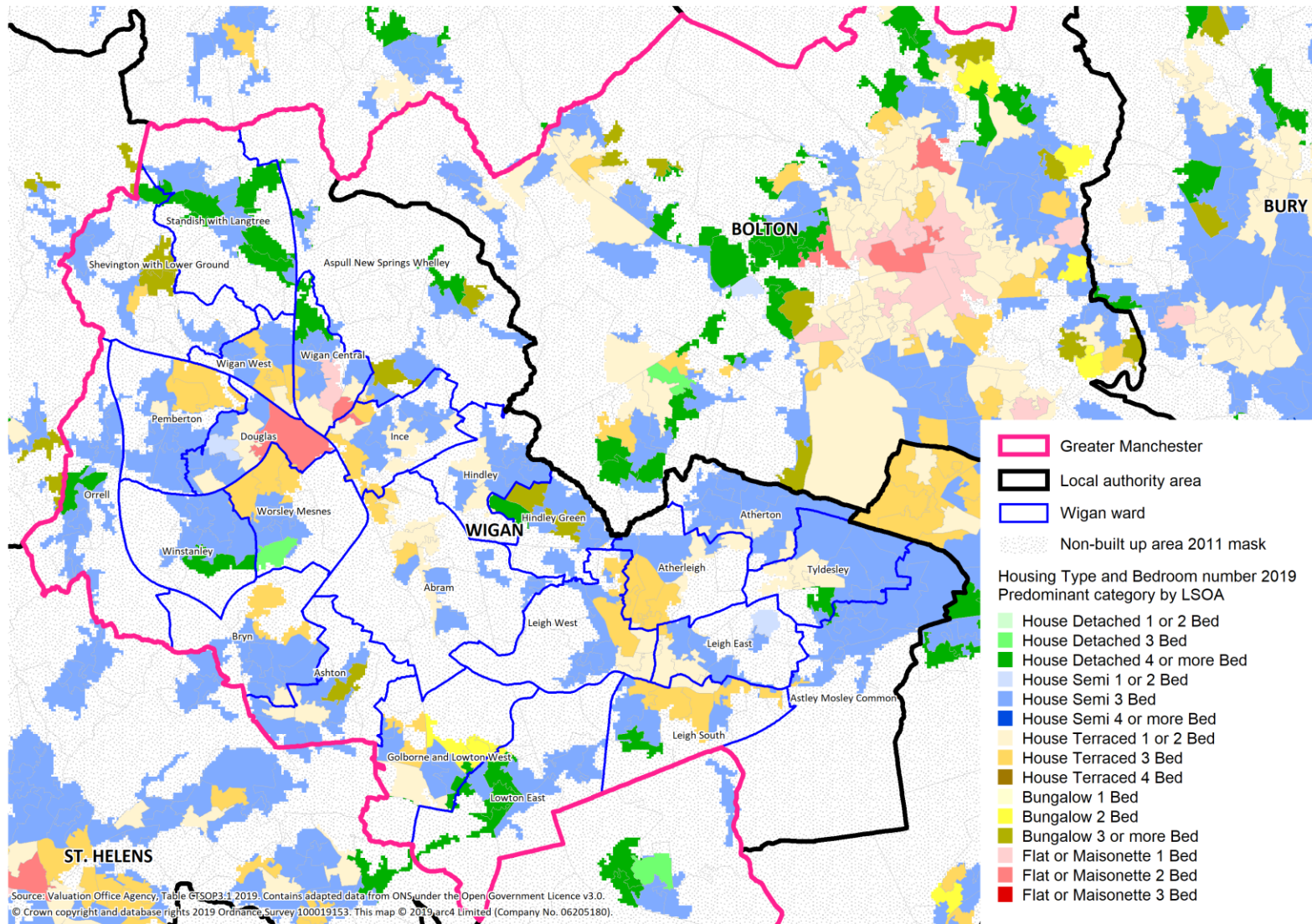
- the majority (78.8%) of dwellings are houses, of which;
 - 13.9% are detached
 - 35.9% are semi-detached
 - 29.0% are terraced/town houses)
- 11.5% are bungalows;
- 9.7% are flats/apartments/maisonettes.

4.8 How dwelling type and size vary by sub-area is set out in Figure 4.1 and Table 4.3 respectively, based on the 2019 VOA data. Figure 4.1 shows dwelling type information for the each of the sub areas and the borough as a whole. The figure shows that several sub-areas have above-average concentrations of particular property. Of particular note:

- 30.9% of dwelling stock in Shevington and Standish is detached houses;
- 45% of dwelling stock in Orrell, Billinge & Winstanley is semi-detached houses;
- 40.3% of dwelling stock in Leigh is terraced housing;
- 15.2% of dwelling stock in Wigan North is flats; and
- 18.4% of dwelling stock in Golborne and Lowton is bungalows.

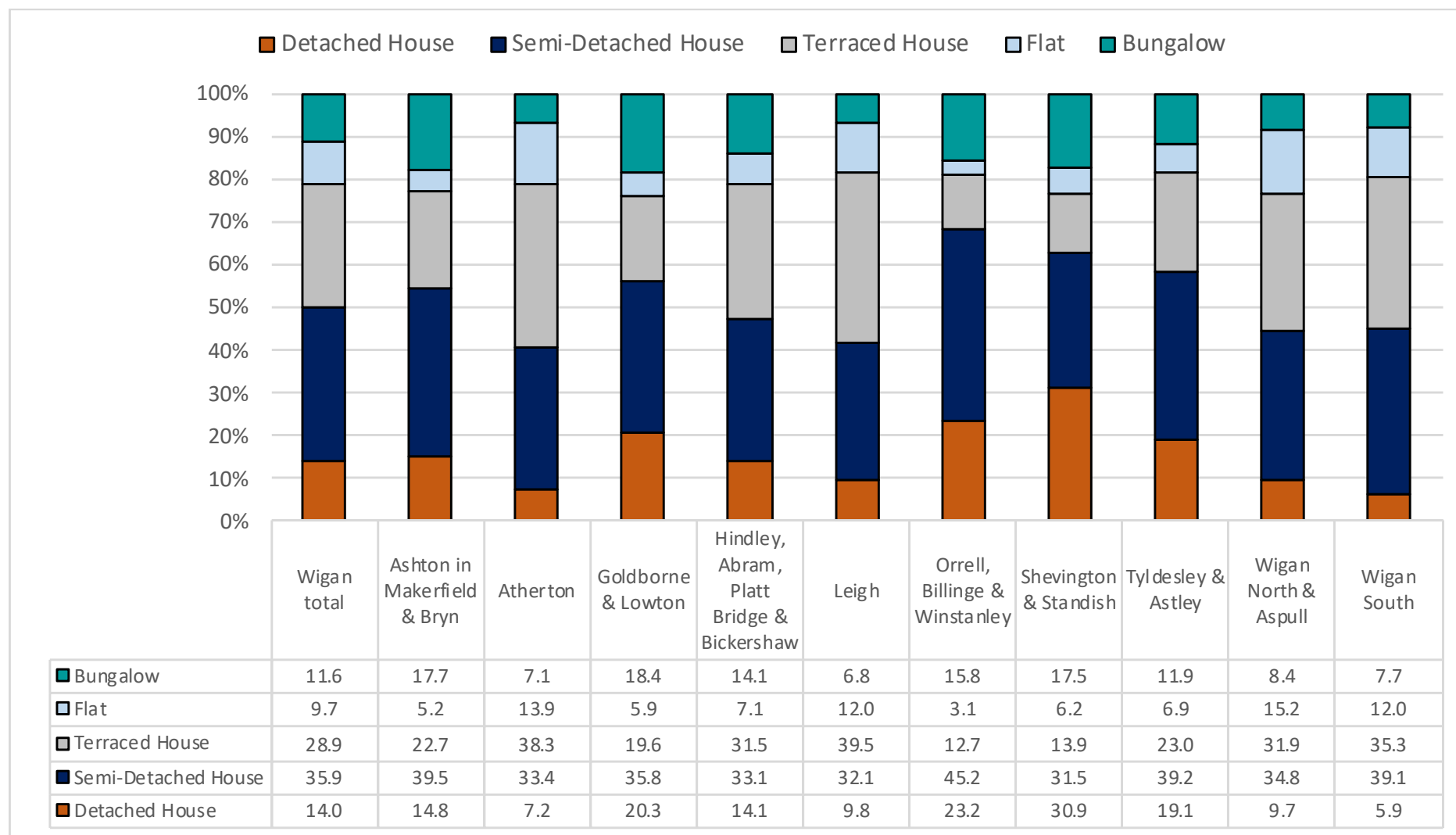
4.9 Of all dwellings, 5.9% have one bedroom, 28.5% two bedrooms, 53.9% three bedroom and 11.6% four or more bedrooms.

Map 4.1 Predominant dwelling type and size by built-up areas within LSOAs: Wigan



Source: 2019 VOA

Figure 4.1 Dwelling type by sub-area



Source: 2019 VOA

Sub-areas	1-bedroom	2-bedrooms	3-bedrooms	4-bedrooms	Total	Total count
Ashton in Makerfield & Bryn	4.7	27.6	55.5	12.3	100.0	10,090
Atherton	6.0	31.8	52.8	9.4	100.0	11,750
Golborne & Lowton	3.7	28.6	52.7	15.0	100.0	10,640
Hindley, Abram, Platt Bridge & Bickershaw	5.2	29.7	54.3	10.8	100.0	17,470
Leigh	7.4	31.4	53.8	7.5	100.0	19,180
Orrell, Billinge & Winstanley	2.2	19.8	58.0	20.1	100.0	10,370
Shevington & Standish	2.6	23.0	50.4	24.0	100.0	10,660
Tyldesley & Astley	5.6	25.8	53.7	14.9	100.0	11,530
Wigan North & Aspull	8.9	29.6	52.8	8.7	100.0	23,160
Wigan South	7.4	31.6	55.7	5.3	100.0	17,690
Total	5.9	28.5	53.9	11.6	100.0	142,540
Unknown/missing data						2,930
Grand Total						145,470

Source: VOA 2019

The age and condition of Wigan's housing

- 4.10 The age profile of the dwelling stock in the borough is summarised in Table 4.4. Around one in five dwellings (20.3%) were built before 1919. The lowest proportion built has been between 1999 and the present day (10.0%).

Age of Dwellings	Number	%
pre-1919	29,190	20.3
1919-44	23,110	16.0
1945-64	25,710	17.8
1965-82	33,850	23.5
1983-99	17,780	12.3
post 1999	14,480	10.0
Total	144,120	100.0
Unknown	1,350	
Grand Total	145,470	

Source: VOA 2019

- 4.11 Estimates relating to stock condition can be derived from the English Housing Survey which produces national data on dwelling condition. Applying national trends to the stock profile of Wigan Borough would suggest that around 20.3% of dwelling stock is non-decent, which is below the national average of 20.6% (Table 4.5). The number of

dwelling likely to fail the minimum standard of decent homes criteria is estimated to be 11.9% which is the same as the national figure (11.9%).

- 4.12 A full definition of what constitutes a decent home is available from MHCLG²⁰ but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
 - it is in a reasonable state of repair;
 - it has reasonably modern facilities and services; and
 - it provides a reasonable degree of thermal comfort.

Wigan Borough			Fails decent homes criteria (estimate of number)				All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities	Thermal comfort	in group (number)	
pre-1919	pre-1919	11,711	8,374	3,270	1,125	3,483	29,190	20.3
1919-44	1919-44	5,559	3,028	1,745	396	1,755	23,110	16.0
1945-64	1945-64	4,278	2,047	936	502	1,470	25,710	17.8
1965-80	1965-82	5,914	2,968	619	643	2,564	33,850	23.5
1981-90	1983-1992	1,394	375	*	75	1,067	7,920	5.5
post 1990	Post 1992	356	356	*	*	*	24,340	16.9
Total		29,212	17,149	6,570	2,741	10,338	144,120	100.0
% of all stock		20.3	11.9	4.6	1.9	7.2		
National %		20.6	11.9	4.6	1.9	7.5		

Source: English Housing Survey 2013 data applied to 2019 Valuation Office Agency dwelling stock age

Note '*' indicates sample size too small for reliable estimate

House condition and repair problems

- 4.13 The 2019 household survey reviewed the extent to which households were satisfied with the state of repair of their accommodation. Overall:
- 79.0% of respondents expressed satisfaction (39.3% were very satisfied and 39.7% were satisfied);
 - 11.9% were neither satisfied nor dissatisfied; and
 - 9.1% expressed degrees of dissatisfaction, of whom 7.3% were dissatisfied and 1.8% were very dissatisfied.
- 4.14 Table 4.6 explores how the level of dissatisfaction with the quality of accommodation varies by tenure, type and age of property. Note that the data relates to perception and across the private and affordable rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs. Key findings are:

²⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

- Almost one in five (19.5%) of households in affordable housing are dissatisfied with their accommodation compared 4.5% of owner occupiers;
- Dissatisfaction was highest amongst households living in maisonettes (53.8%). Followed by flats (14.8%) and terraced housing (14.1%); and
- Of those who know the age of their property, dissatisfaction is highest amongst the oldest properties, those built pre-1919 (10.6%).

Table 4.6 Dissatisfaction with quality of accommodation by tenure, property type and property age

Tenure	No. dissatisfied	% of tenure dissatisfied	Base (households)
Owner occupier	4,350	4.5	97,480
Private rented	3,190	17.1	18,604
Affordable	5,335	19.5	27,344
Total	12,875	9.0	143,429
Property Type	No. dissatisfied	% of type dissatisfied	Base (households)
Detached house	494	1.9	25,610
Semi-detached house	4,594	8.7	52,997
Terraced house / town house	5,061	14.1	36,002
Bungalow	999	6.1	16,396
Maisonette	50	53.8	93
Flat / apartment	1,677	14.8	11,315
Other	0	0.0	90
Missing cases	0		926
Total (all households)	12,875	9.0	143,429
Property Age	No. dissatisfied	% by age dissatisfied	Base (households)
Pre 1919	1,778	10.6	16,777
1919 to 1944	1,031	7.2	14,242
1945 to 1964	2,031	8.4	24,054
1965 to 1984	1,605	5.3	30,026
1985 to 2004	370	2.0	18,622
2005 onwards	542	4.8	11,277
Missing cases/don't know	5,518		28,431
Total (all households)	12,875	9.0	143,429

Source: 2019 household survey

- 4.15 Table 4.7 explores how the level of dissatisfaction with the quality of accommodation varies by the economic activity of the head of household. Households where the HRP is looking after the home and/or children or is permanently sick or disabled have the highest levels of dissatisfaction; 32.1% and 28.5% respectively.

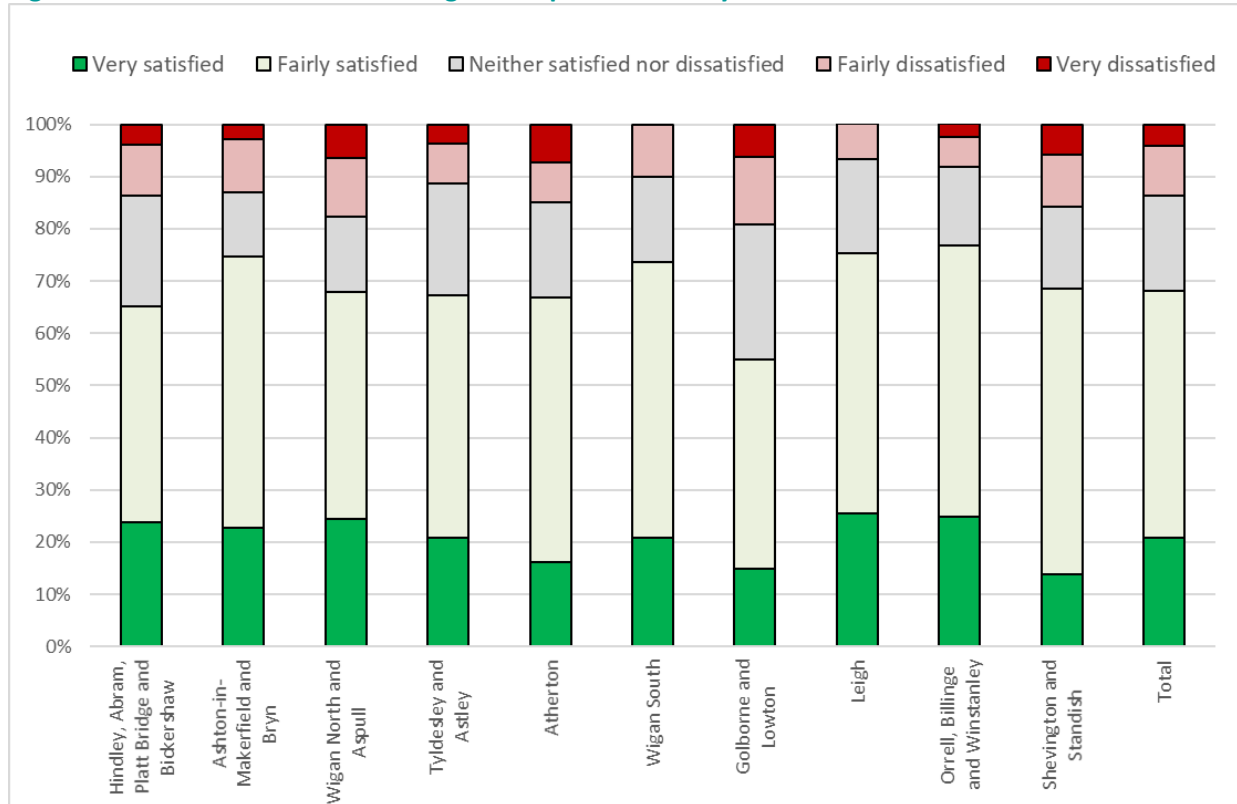
Economic activity	No. dissatisfied	% Dissatisfied	Base (households)
Employed	6,099	8.0	75,826
Unemployed	309	11.4	2,716
Retired	1,322	3.6	37,130
Student	184	21.6	853
Permanently sick/disabled	2839	28.5	9,966
Looking after home/children	433	32.1	1,349
Carer or volunteer	747	22.0	3,388
Missing cases/don't know	942		12,201
Total	12,875	9.0	143,429

Note: Response rate variations result in slight differences between base levels.

Source: 2019 household survey

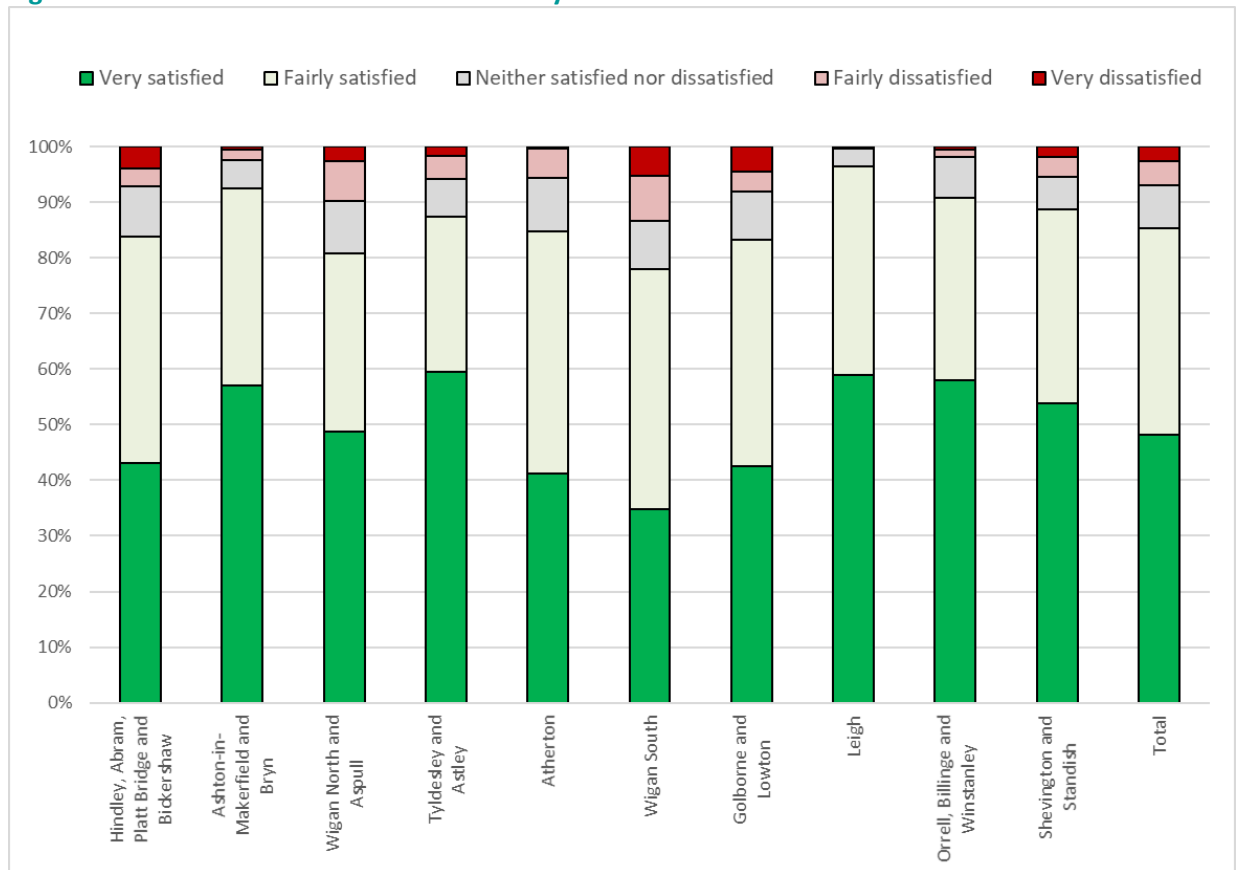
- 4.16 The 2019 household survey asked residents to rate their satisfaction towards Wigan as a place to live and secondly towards their home as a place to live. Figures 4.4 and 4.5 present the results by sub-area. Satisfaction is consistently higher for the home than it is for Wigan as a place to live.
- 4.17 Households living in the Golborne sub-area have the highest levels of dissatisfaction with Wigan as a place to live; 19.1% are fairly or very dissatisfied compared with 13.7% for Wigan as a whole. In Wigan South and Leigh, no households reported feeling 'very dissatisfied' with Wigan as a place to live.
- 4.18 Almost half of households are 'very satisfied' with their homes as a place to live, 48.1%. In five of the sub-areas the proportion 'very satisfied' is over 50%. Wigan South has the highest proportion of households who are 'very dissatisfied' (5.3%) and 'fairly or very dissatisfied' (13.4%).

Figure 4.2 Satisfaction with Wigan as a place to live by sub-area



Source: 2019 household survey

Figure 4.3 Satisfaction with the home by sub-area



Source: 2019 household survey

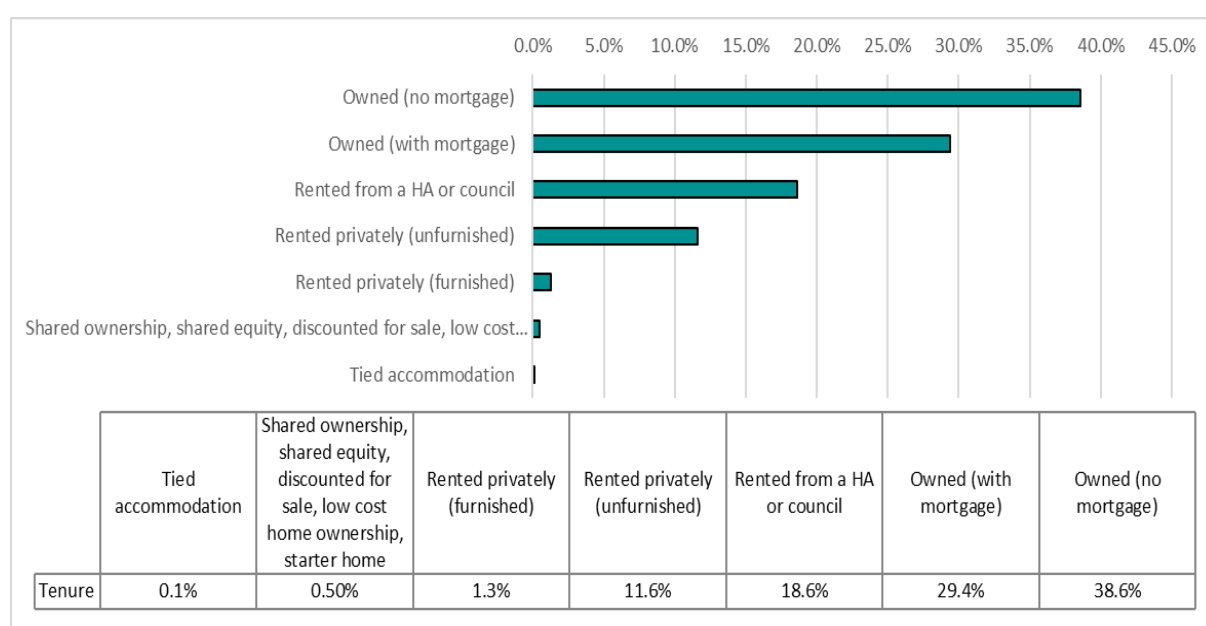
Housing tenure

4.19 Based on the 2019 household survey, the tenure profile of the borough is:

- 68.0% owner occupied;
- 19.1% affordable (17.1% rented from the council, 1.5% rented from a housing association and 0.5% intermediate tenure (help to buy, discounted sale and shared ownership); and
- 13.0% private rented/living rent free.

4.20 Figure 4.4 below displays the breakdown of each tenure category in the borough.

Figure 4.4 Wigan Borough: tenure profile of occupied dwellings



Source: 2019 household survey

4.21 Table 4.8 shows how the tenure profile of occupied dwellings varies by sub-area. Key findings are:

- Leigh contains the highest proportion of owner-occupation in the borough; 87.9%;
- Golborne and Lowton is the only sub-area with more than 15% of households in private rented dwellings (17.2%); and
- The two sub-areas with the lowest proportions of owner-occupation have the highest proportions of households living in affordable housing; Wigan South at 30.7% and Atherton at 26.1%.

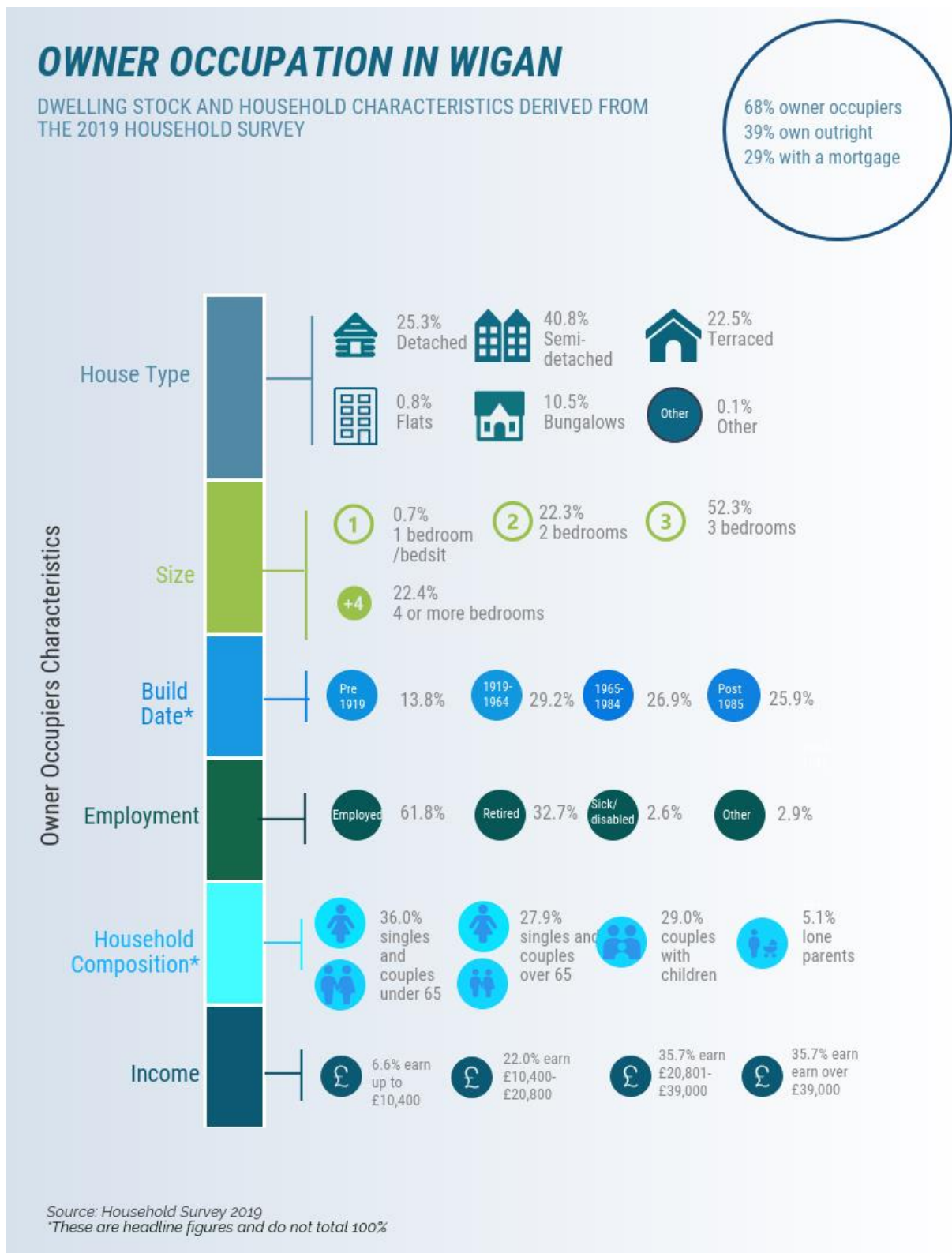
Sub-area	Tenure (%)			Total	Base
	Owner occupied	Private rented	Affordable		
Hindley, Abram, Platt Bridge and Bickershaw	68.9	13.6	17.5	100.0	17,305
Ashton-in-Makerfield and Bryn	75.3	11.0	13.7	100.0	10,033
Wigan North and Aspull	61.6	14.9	23.6	100.0	23,507
Tyldesley and Astley	73.6	11.2	15.2	100.0	11,665
Atherton	60.7	13.2	26.1	100.0	12,243
Wigan South	55.6	13.7	30.7	100.0	17,666
Golborne and Lowton	61.8	17.2	20.9	100.0	19,243
Leigh	87.9	6.9	5.2	100.0	9,973
Orrell, Billinge and Winstanley	82.2	9.3	8.6	100.0	10,836
Shevington and Standish	74.1	12.0	13.8	100.0	10,957
Wigan Borough	68.0	13.0	19.1	100.0	143,429

Source: 2019 household survey

The owner-occupied sector

4.22 Figure 4.5 sets out the general characteristics of owner-occupier households and dwellings across Wigan Borough.

Figure 4.5 Characteristics of owner-occupied households and dwellings



Note: income refers to household income

Agent views on the owner-occupied sector

- 4.23 Agents across the borough agreed that there were two main supply gaps. Firstly, 3-bedroom housing, priced within reach of younger households needing to upsize because of growing families. The second gap was suitable housing for older people to downsize to, which is expressed as strong demand for bungalows.
- 4.24 Agents were also keen to point out that the guided bus route serving the east of the borough was attracting purchasers from Salford and Central Manchester. This in turn was putting upward pressure on prices.

Stakeholder views on the owner-occupied sector

- 4.25 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here.
- 4.26 Stakeholders commented that Wigan has a good variety of homes in various price ranges and in good supply, providing a cross-section of affordability. In terms of gaps in the market, stakeholders mainly identified first time buyer properties and starter homes, close to the town centres. A further gap in the market mentioned was larger family homes and it was noted that there is a loss of affluent home owners to west Lancashire.
- 4.27 Developers and housebuilders believed their customers were mainly looking to purchase and were mainly second stage movers followed by first-time buyers, and then downsizers. Family housing with 3 or 4-bedrooms and bungalows are the types of housing in greatest demand. A key theme which emerged on what was needed to deliver more new homes in Wigan was, more land/sites and investment in infrastructure.

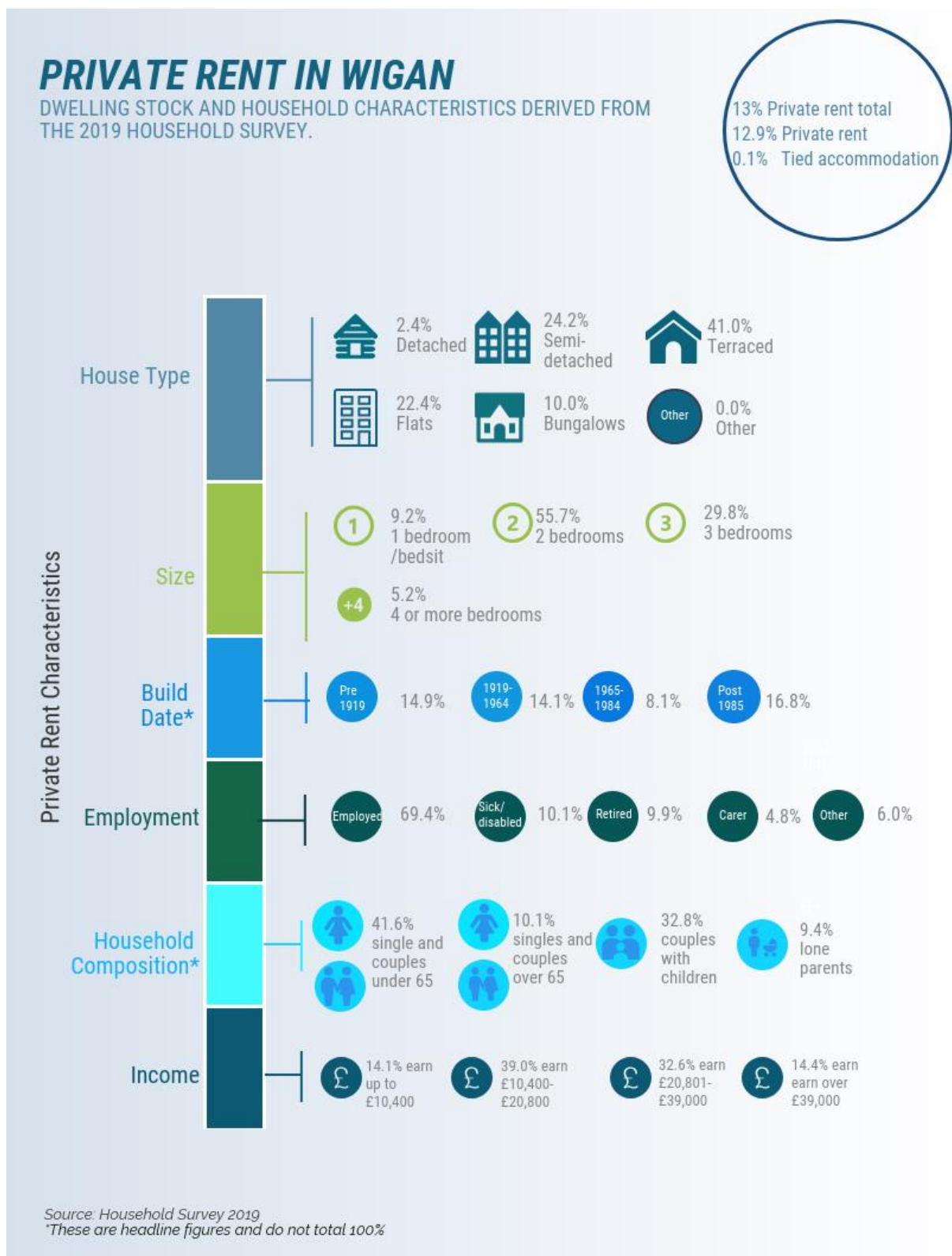
The private rented sector

- 4.28 The Government's Housing Strategy (November 2011)²¹, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.29 The private rented sector in England is growing; the census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.

²¹ *Laying The Foundations; A Housing Strategy for England, 2011*

- 4.30 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector meets these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.31 Figure 4.6 sets out the general characteristics of private rented households and dwellings across the borough based on the 2019 household survey.

Figure 4.6 Characteristics of private rented households and dwellings



Note: income refers to household income

4.32 In terms of the cost of renting, Tables 4.9 and 4.10 set out the comparative median and lower quartile rents for Wigan Borough, the North West and England as a whole.

- 4.33 2018 median (£494 pcm) and lower quartile (£451 pcm) rental prices in the borough are below national and regional levels. The lower quartile price is similar to the region however the gap compared with England is larger. For median prices; the absolute gap between Wigan and England is £581.
- 4.34 Comparing the rental price in 2018 with that in 2010 indicates that there has been around a 5% increase in median and lower quartile rental prices locally. The increase in lower quartile prices in the borough (+6.1%) is greater than that experienced by the region (+1.1%), however the local median price increase has not kept pace with the region. The local price increases are not comparable to those seen in England as a whole, at either median or lower quartile levels.

Table 4.9 Comparative median rental price 2010-2018			
Location	Median price by year (£)		% change 2010-2018
	2010	2018	
Wigan	472	494	+4.7
North West	546	594	+8.8
England	893	1,075	+20.4

Source: Zoopla PPD 2019

Table 4.10 Comparative lower quartile rental price 2010-2018			
Location	Lower quartile price by year (£)		% change 2010-2018
	2010	2018	
Wigan	425	451	+6.1
North West	472	477	+1.1
England	598	676	+13.0

Source: Zoopla PPD 2019

- 4.35 In terms of the sub-areas, Table 4.11 shows lower quartile and median rents in 2018. Orrell, Billinge and Winstanley experienced the highest rents at both the lower quartile and median level, followed by Shevington and Standish. The lowest rents in the borough are found in Leigh and Hindley, Abram, Platt Bridge and Bickershaw and Wigan North and Aspull at the lower quartile level (£425) and again in Leigh at the median level (£459).

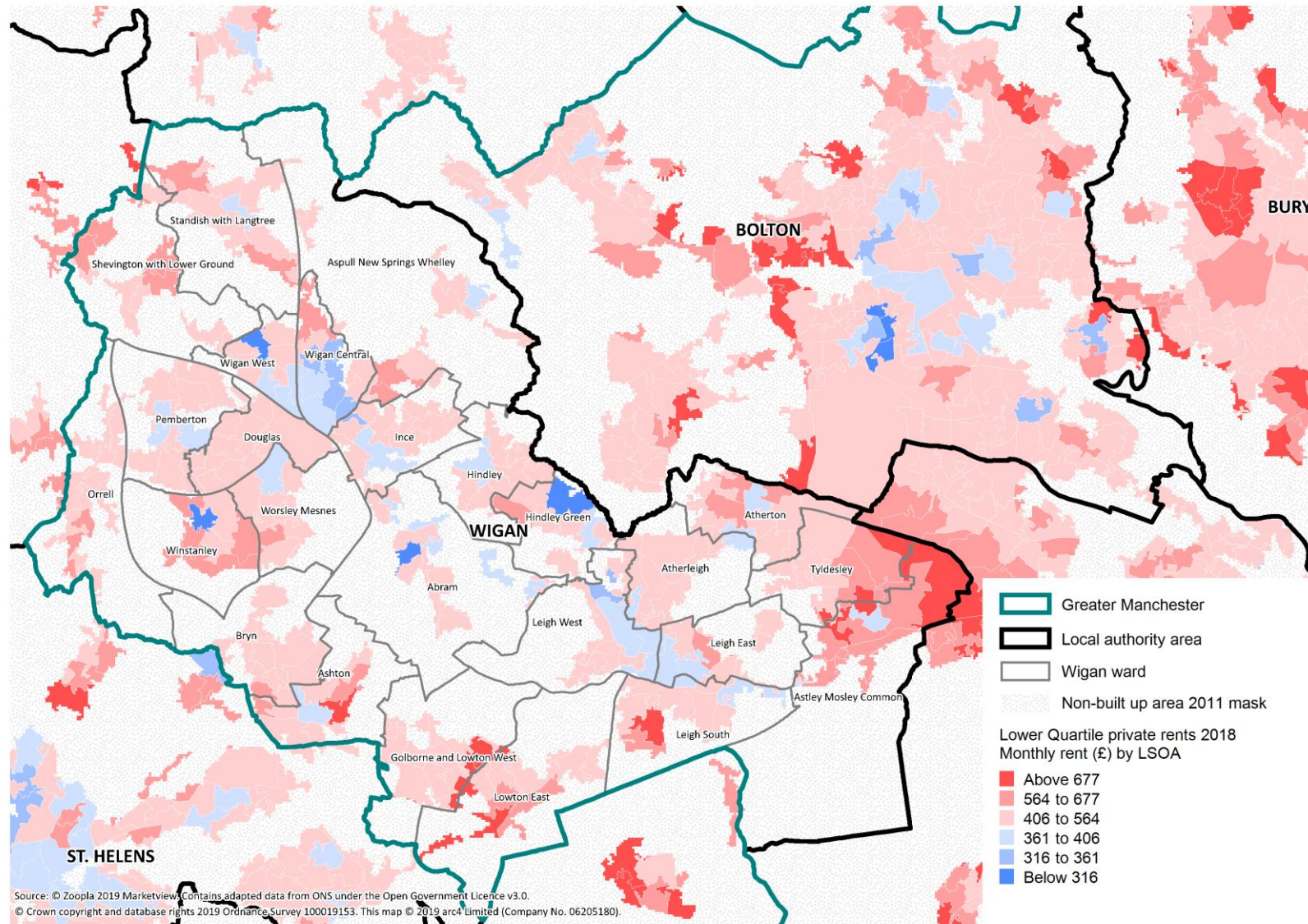
Table 4.11 Lower quartile and median rents by sub-area, 2018

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Hindley, Abram, Platt Bridge and Bickershaw	425	468
Ashton-in-Makerfield and Bryn	451	498
Wigan North and Aspull	425	477
Tyldesley and Astley	451	576
Atherton	477	550
Wigan South	451	494
Leigh	425	459
Orrell, Billinge and Winstanley	550	594
Shevington and Standish	494	594
Golborne and Lowton	477	524
Wigan Borough	451	494

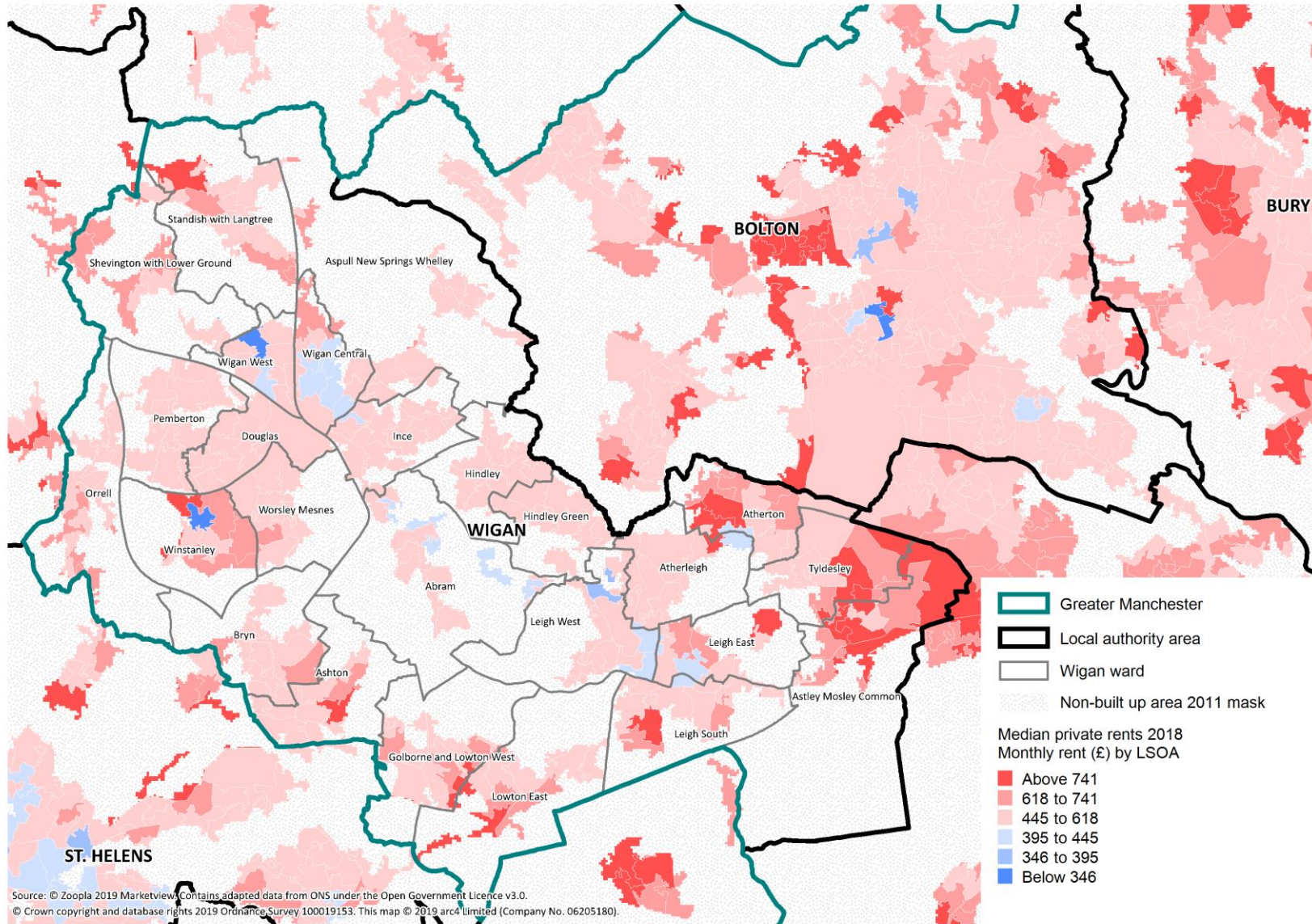
Source: Zoopla PPD 2019

- 4.36 Further details on LQ and median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in Maps 4.2 and 4.3 below. This illustrates the relatively high rental values in the south-east of the borough, particularly at the northern border with Salford. In terms of the lowest rental values, there is a band of areas running diagonally from the north west to the south east of the borough.

Map 4.2 2018 lower quartile rents across Wigan and adjacent authorities by built up areas within LSOAs



Map 4.3 2018 median rents across Wigan and adjacent authorities by built up areas within LSOAs



4.37 The private rented sector houses a proportion of low-income households that are eligible for assistance with rental costs. The amount that can be claimed is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Two BRMAs areas apply to Wigan.

4.38 The Local Housing Allowance rates for each BRMA (January 2020) are:

St Helens BRMA

- Shared accommodation rate - £59.84 per week
- 1-bedroom rate - £80.55 per week
- 2-bedroom rate - £97.81 per week
- 3-bedroom rate - £113.92 per week
- 4-bedroom rate - £157.61 per week

Wigan BRMA

- Shared accommodation rate - £57.57 per week
- 1-bedroom rate - £80.55 per week
- 2-bedroom rate - £96.23 per week
- 3-bedroom rate - £109.32 per week
- 4-bedroom rate - £149.59 per week

Agent view on private rented sector

4.39 Across the borough agents told us that there was a shortage of all types of rental dwellings. Shortages were particularly acute of 3-bedroom homes or larger. The latter is needed to facilitate families to upsize. As evidenced by figure 4.5, two-bedroom dwellings are the predominant house type in the private rented sector. This is due to the concentration of low value terraced 2-bedroom terraces in the former industrial areas and because 2-bedroom dwellings offer investors a larger return than on house types with 3-bedrooms or more.

4.40 Agents also told us that investors based in the London area were taking an interest in Wigan, replacing local investors that were reducing portfolios or withdrawing from the market.

4.41 Agents were also keen to point out that the guided bus route serving the east of the borough was attracting demand from Salford and Central Manchester. This in turn was putting upward pressure on rents.

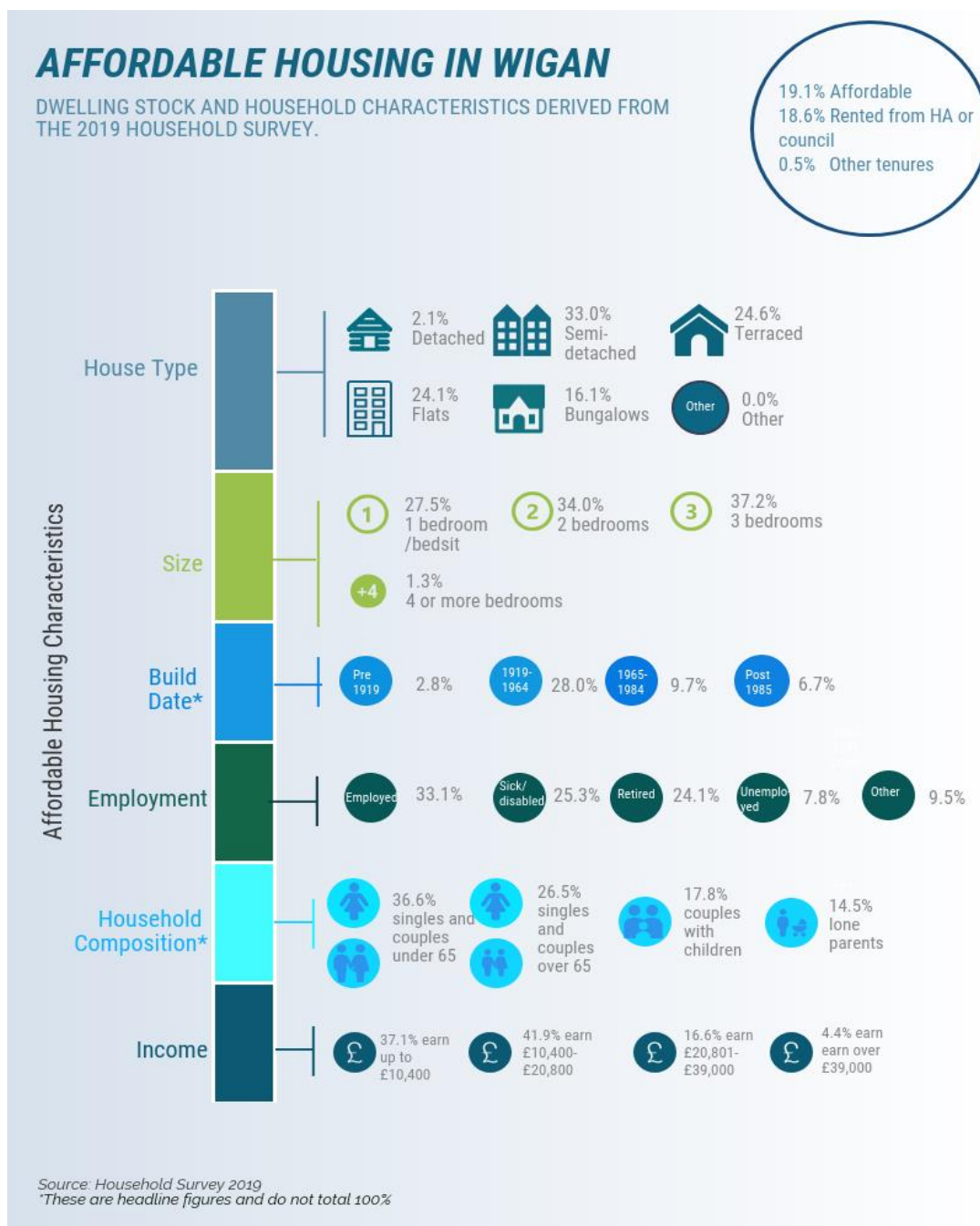
Stakeholder views on private rented sector

- 4.42 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the private rented sector is provided here.
- 4.43 Stakeholders considered the private rented sector to be generally a poor offer particularly in terms of being low quality and unregulated. In areas dominated by older terraced stock there can be a concentration of private rented accommodation. Private landlords who responded to the survey described their typical customers as low income people, on benefits and working short hours.
- 4.44 There were several comments that there are too many individual landlords in the private rented sector not managing their properties or tenants effectively. Also, there were calls for more help for, and engagement with, landlords to help them make improvements and also in relation to dealing with bad tenants.

Affordable housing

- 4.45 The 2019 Statistical Data Return²² (SDR) reports a total of 4,276 affordable dwellings across Wigan Borough (4,022 affordable/social rented and 254 intermediate tenure) which are owned by housing associations. The 2018/19 Local Authority Housing Statistics (LAHS) reports 21,736 council dwelling across the borough.
- 4.46 Figure 4.7 sets out the general characteristics of affordable housing households and dwellings across the borough based on the 2019 household survey.

Figure 4.7 Characteristics of affordable housing households and dwellings



Note: income refers to household income

²² The Statistical Data Return is an annual online survey completed by all private registered providers of social housing in England. It is a National Statistics product and is published by the Regulator of Social Housing

Stakeholder views on affordable housing

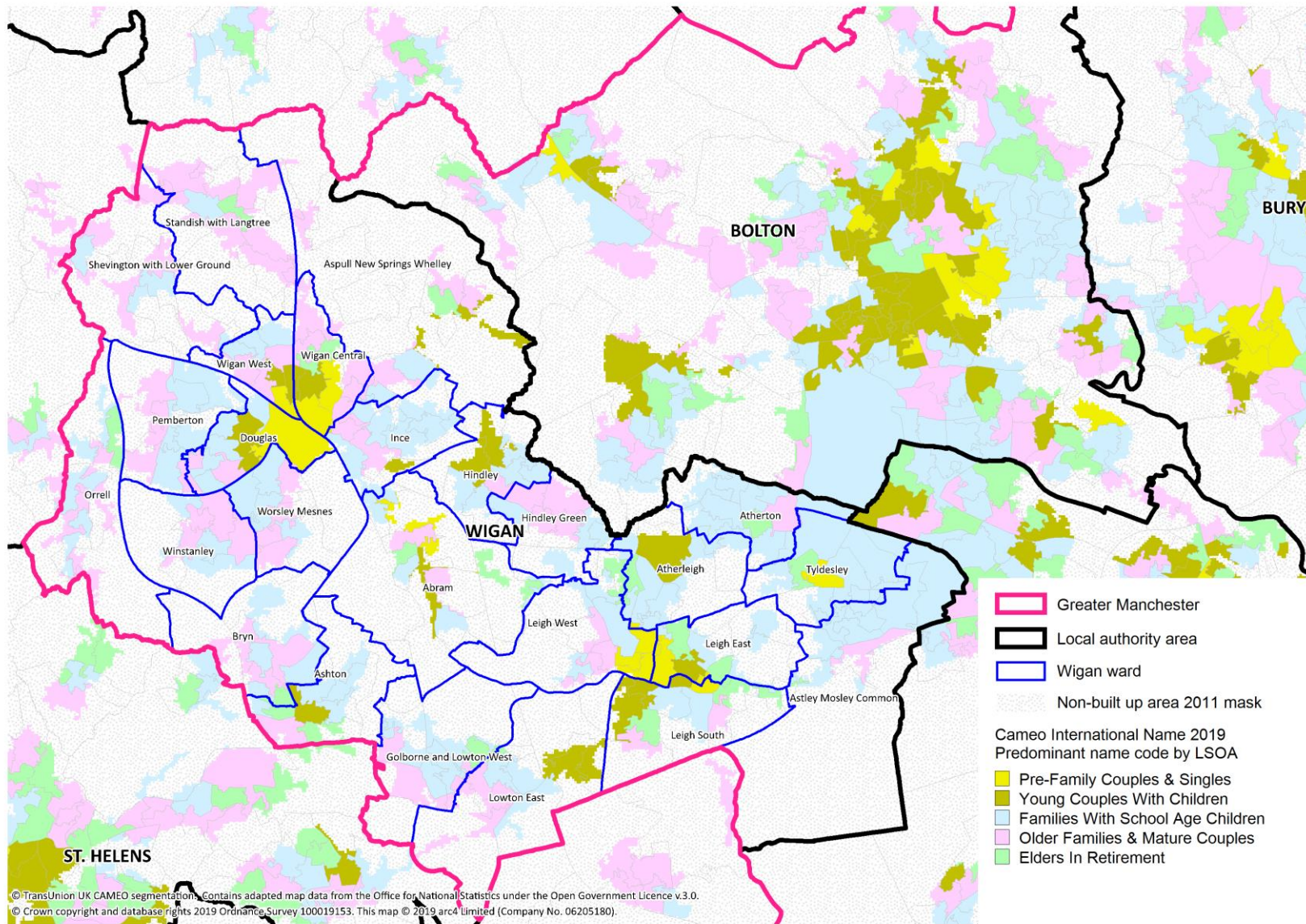
- 4.47 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the affordable sector is provided here.
- 4.48 The supply and delivery of new affordable housing, particularly since 2010 was highlighted by many as a strength of the Wigan housing market. However, it was noted that demand is increasing and more is still needed.
- 4.49 Comments received from registered providers centred on the need for more affordable housing. Respondents stated:
- Most affordable housing is not affordable to those on the edges of our society and struggling to find accommodation. There is not enough low cost housing and there is a massive gap in one person accommodation for those on benefits;
 - Affordable and good quality with economic factors for lower running costs are important, less energy needed for the grid and infrastructure. We need to think about homes that are kind to the environment and carbon footprint; and
 - There is not enough and definitely not in the right places.
- 4.50 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Wigan. Responses included:
- Work with partners who are invested in the borough and the deal and are committed to the people of the borough to find truly affordable solutions;
 - Good quality, accessible, economical homes and environmentally friendly to help with our carbon footprint;
 - Stop giving developers so much control over types of housing. Stand up to them; and
 - More homes to be built to tackle homelessness and housing first.
- 4.51 In relation to demand for intermediate housing products, stakeholders gave mixed responses. Some believed that intermediate housing products could help to meet the demand for affordable housing, whilst one stakeholder said that more affordable homes are needed in the first place to encourage full ownership and another said that there is some demand but this model does not feel attractive to some people and is just a step to full ownership elsewhere thus impacting on sustainability in the longer term.

Household characteristics

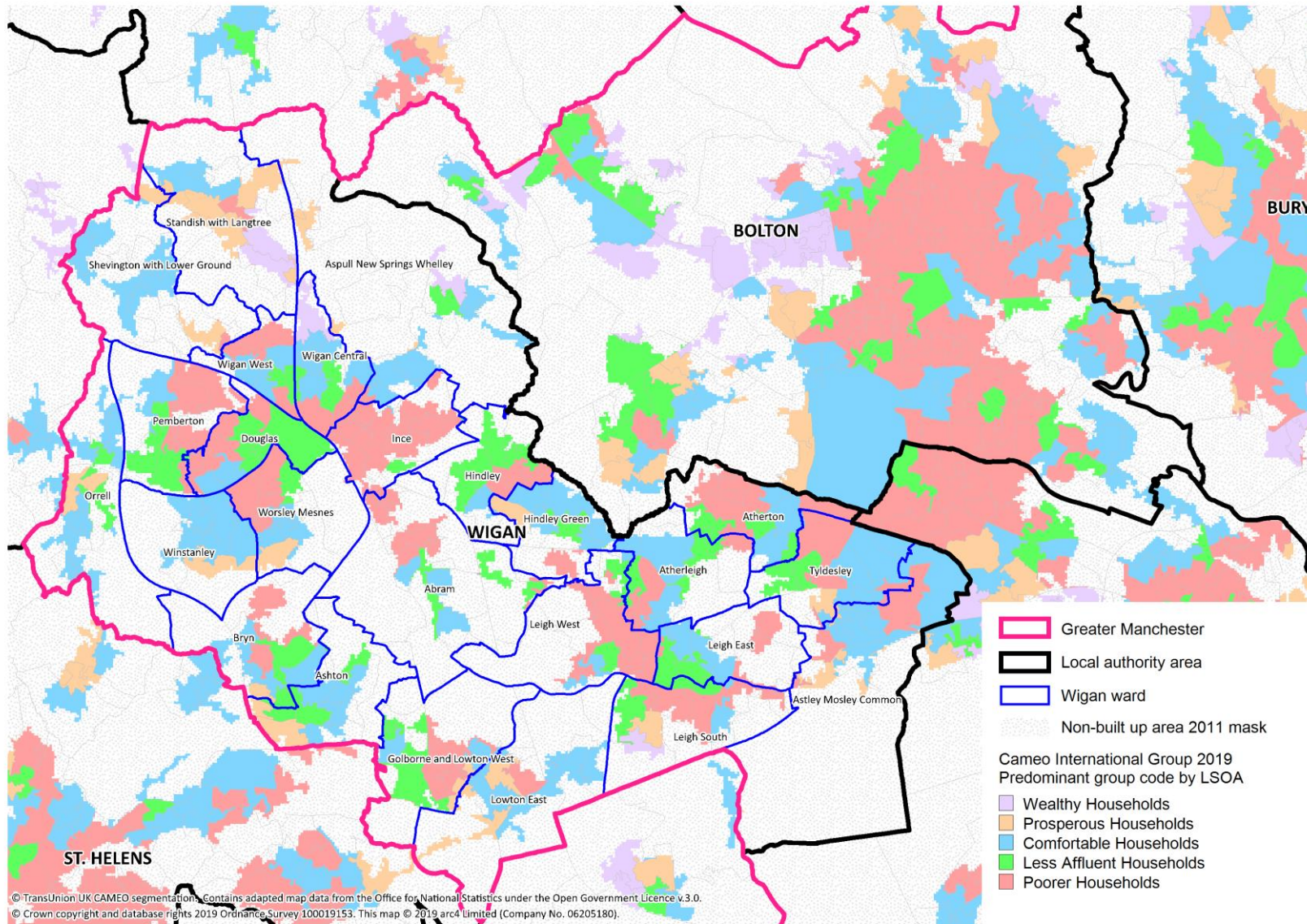
- 4.52 Having considered how the characteristics of households in different tenures varies, the range of households living in the borough is further illustrated in Maps 4.4 and 4.5. Map 4.4 illustrates the distribution of key household typologies and indicates a mix of all household groups. Younger singles, couples and young families are the most geographically concentrated groups and dominate in Wigan town centre and Leigh.
- 4.53 Map 4.5 focuses on income typologies and shows that the majority of wards contain a mix of poorer, less affluent and comfortable households. The Ince Ward is dominated by poorer households. The small number of wealthy households are predominantly found in the north of the borough.

- 4.54 Map 4.6 shows the distribution of household income and shows that, after housing costs, much of the borough has a net annual income of below £25,000. Incomes up to £30,000 are found on the periphery of the borough.

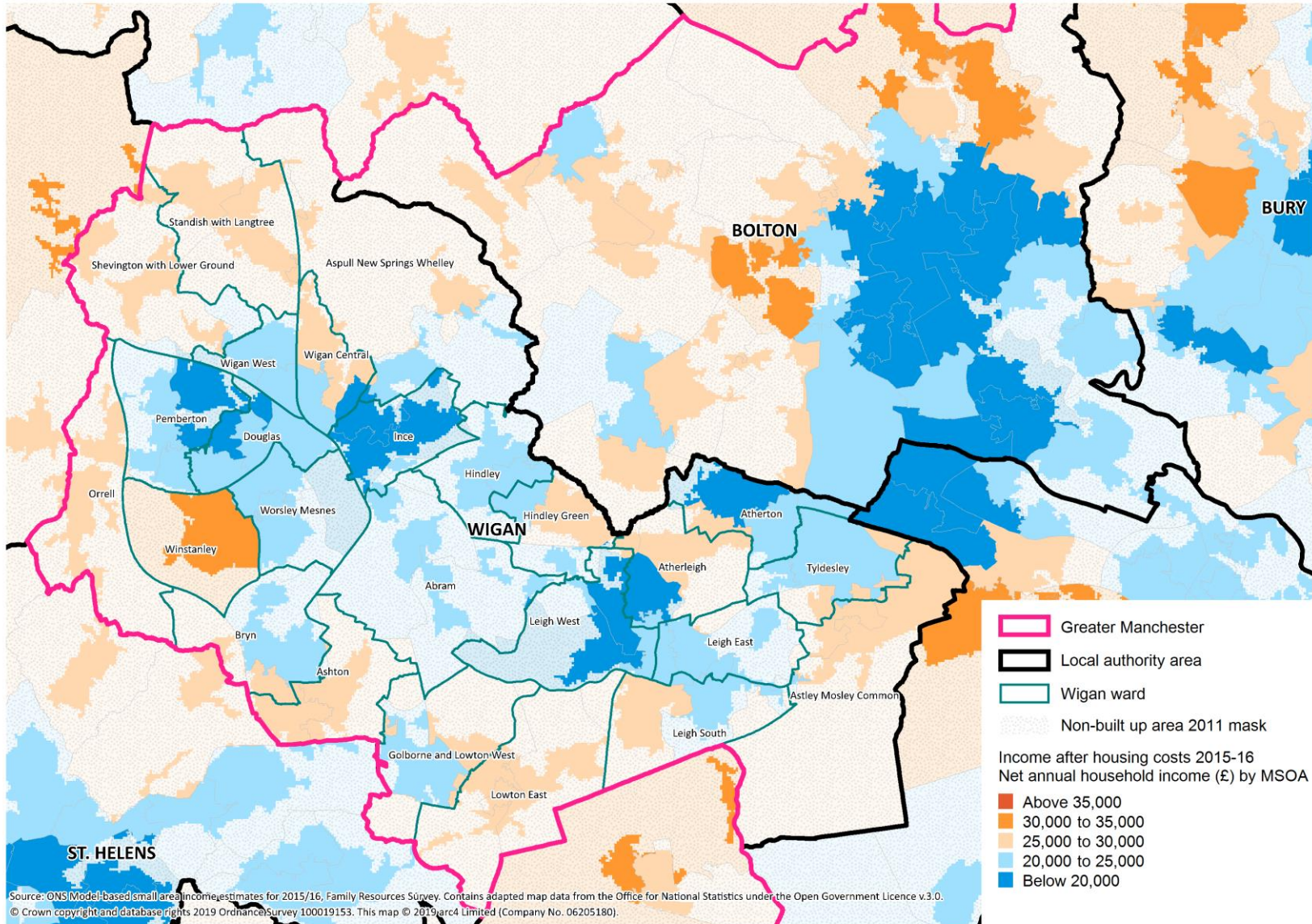
Map 4.4 Household characteristics: household type by LSOA, 2018



Map 4.5 Household characteristics: income type, by LSOA, 2018



Map 4.6 Household characteristics: income after housing costs, by LSOA, 2015/16



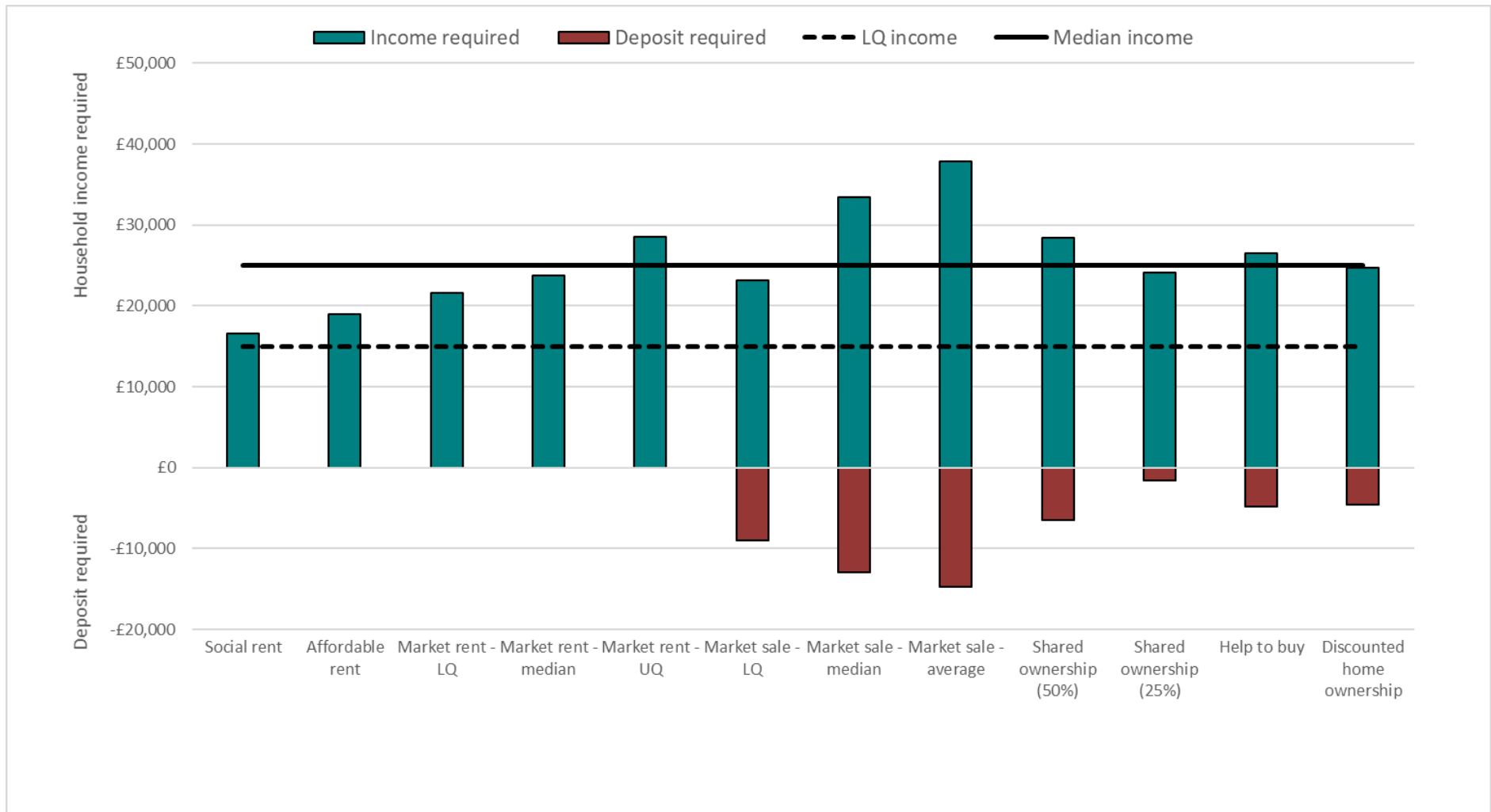
Relative affordability of housing tenure options and defining genuinely affordable housing

- 4.55 The relative cost of alternative housing options across the borough and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 4.56 The tables for this section of the chapter are presented together on pages 78 to 81. Table 4.12 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.

Key findings – relative affordability

- 4.57 There is variation in the cost of alternative tenure options by sub-area. The cost of a 50% shared ownership dwelling in Orrell, Billinge and Winstanley (£80,000) is comparable to a lower quartile market sale dwelling in Hindley, Abram, Platt Bridge and Bickershaw (£79,000). [See Table 4.13 for the full data]
- 4.58 As would be expected, there is variation in the income requirements of the tenure options by sub-area. For Wigan as a whole, discounted home ownership requires a household income of £24,700. This drops to £19,380 in Wigan South and Leigh. [See table 4.14 for the full data]
- 4.59 Household income requirements for market sale dwellings drop considerably when deposits over 10% are available. Whereas a 10% deposit on a lower quartile priced property requires £23,143, a 30% deposit reduced the income required to £18,000. [See Table 4.15 for the full data]
- 4.60 Figure 4.8 summarises the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings.
- 4.61 This indicates that households on lower quartile incomes cannot afford any tenure option/product at the current borough prices. Lower quartile household income across the borough is £15,000 and the income required for social rent is £16,608.
- 4.62 For households on median incomes, social/affordable and lower quartile and median market rents are affordable. Shared ownership at 25% and discounted home ownership are both also affordable, along with market sales at the lower quartile price point.
- 4.63 This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.

Figure 4.8 Wigan Borough household income and housing costs



Tables for relative affordability analysis

Table 4.12 Summary of tenure (including affordable options), price assumptions and data sources		
Tenure	Tenure price assumptions	Data Source
Social rent	2018 prices	Regulator of Social Housing Statistical Data Return 2018
Affordable Rent	2018 prices	Regulator of Social Housing Statistical Data Return 2018
Market Rent – lower quartile	2018 prices	Zoopla 2019
Market Rent – median	2018 prices	Zoopla 2019
Market Rent – upper quartile	2018 prices	Zoopla 2019
Market Sale – lower quartile	2018 prices	Land Registry Price Paid
Market Sale – median	2018 prices	Land Registry Price Paid
Market Sale – average	2018 prices	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership	70% of Average Price (note this is comparable to the proposed FirstHome tenure options)	Assumptions applied to Land Registry Price Paid data

Tenure option	Price (2018)										
	Hindley, Abram, Platt Bridge & Bickershaw	Ashton-in-Makerfield & Bryn	Wigan North & Aspull	Tyldesley & Astley	Atherton	Wigan South	Leigh	Orrell, Billinge & Winstanley	Shevington & Standish	Golborne & Lowton	Wigan Total
Social Rent (average monthly)	£346	£346	£346	£346	£346	£346	£346	£346	£346	£346	£346
Affordable Rent (monthly)	£374	£398	£382	£461	£440	£395	£367	£475	£475	£419	£395
Market rent - lower quartile	£425	£451	£425	£451	£477	£451	£425	£550	£494	£477	£451
Market rent - median	£468	£498	£477	£576	£550	£494	£459	£594	£594	£524	£494
Market rent - upper quartile	£524	£550	£524	£693	£702	£550	£524	£745	£676	£650	£594
Market sale - lower quartile	£79,000	£98,000	£85,000	£115,000	£87,500	£78,500	£72,000	£131,500	£136,000	£116,000	£90,000
Market sale - median	£115,000	£125,000	£120,000	£165,000	£124,995	£102,000	£102,000	£160,000	£195,000	£158,000	£130,000
Market sale - average	£120,568	£140,333	£138,102	£178,573	£133,598	£110,077	£122,494	£178,535	£208,288	£164,781	£147,128
Shared ownership (50%)	£57,500	£62,500	£60,000	£82,500	£62,498	£51,000	£51,000	£80,000	£97,500	£79,000	£65,000
Shared ownership (25%)	£28,750	£31,250	£30,000	£41,250	£31,249	£25,500	£25,500	£40,000	£48,750	£39,500	£32,500
Help to buy	£115,000	£125,000	£120,000	£165,000	£124,995	£102,000	£102,000	£160,000	£195,000	£158,000	£130,000
Discounted home ownership	£80,500	£87,500	£84,000	£115,500	£87,497	£71,400	£71,400	£112,000	£136,500	£110,600	£91,000

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2018

Tenure option	Income required (2018)										
	Hindley, Abram, Platt Bridge & Bickershaw	Ashton in Makerfield & Bryn	Wigan North & Aspull	Tyldesley & Astley	Atherton	Wigan South	Leigh	Orrell, Billinge & Winstanley	Shevington & Standish	Golborne & Lowton	Wigan Total
Social Rent (average monthly)	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608	£16,608
Affordable Rent (monthly)	£17,971	£19,123	£18,317	£22,118	£21,120	£18,970	£17,626	£22,810	£22,810	£20,122	£18,970
Market rent - lower quartile	£20,400	£21,648	£20,400	£21,648	£22,896	£21,648	£20,400	£26,400	£23,712	£22,896	£21,648
Market rent - median	£22,464	£23,904	£22,896	£27,648	£26,400	£23,712	£22,032	£28,512	£28,512	£25,152	£23,712
Market rent - upper quartile	£25,152	£26,400	£25,152	£33,264	£33,696	£26,400	£25,152	£35,760	£32,448	£31,200	£28,512
Market sale - lower quartile	£20,314	£25,200	£21,857	£29,571	£22,500	£20,186	£18,514	£33,814	£34,971	£29,829	£23,143
Market sale - median	£29,571	£32,143	£30,857	£42,429	£32,142	£26,229	£26,229	£41,143	£50,143	£40,629	£33,429
Market sale - average	£31,003	£36,086	£35,512	£45,919	£34,354	£28,306	£31,499	£45,909	£53,560	£42,372	£37,833
Shared ownership (50%)	£25,671	£27,506	£26,589	£34,849	£27,506	£23,284	£23,284	£33,931	£40,356	£33,564	£28,424
Shared ownership (25%)	£21,851	£23,355	£22,603	£29,369	£23,354	£19,896	£19,896	£28,617	£33,880	£28,316	£24,106
Help to buy	£23,411	£25,446	£24,429	£33,589	£25,445	£20,764	£20,764	£32,571	£39,696	£32,164	£26,464
Discounted home ownership	£21,850	£23,750	£22,800	£31,350	£23,749	£19,380	£19,380	£30,400	£37,050	£30,020	£24,700
CAMEO²⁴ income data for information											
<i>LQ gross household income</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£15,000</i>	<i>£15,000</i>
<i>Median gross household income</i>	<i>£15,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£35,000</i>	<i>£35,000</i>	<i>£25,000</i>	<i>£25,000</i>

²³ Table 4.15 sets out the indicative incomes required based on rental property being affordable if up to 25% of household income is spent on rent; and owning being affordable based on a 3.5x household income multiple. The analysis also assumes deposits of up to 10%.

²⁴ CAMEO is a commercial data product which provides household income distribution estimates at a small area level. CAMEO is produced by TransUnion

Table 4.15 Impact of alternative deposits on sale price and income required for open market properties					
Market sale price	Amount of deposit				Borough average price
	10%	20%	30%	40%	
Market sale - lower quartile	£81,000	£72,000	£63,000	£54,000	£90,000
Market sale - median	£117,000	£104,000	£91,000	£78,000	£130,000
Market sale - average	£132,416	£117,703	£102,990	£88,277	£147,128
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£23,143	£20,571	£18,000	£15,429	
Market sale - median	£33,429	£29,714	£26,000	£22,286	
Market sale - average	£37,833	£33,629	£29,426	£25,222	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£16,200	£14,400	£12,600	£10,800	
Market sale - median	£23,400	£20,800	£18,200	£15,600	
Market sale - average	£26,483	£23,541	£20,598	£17,655	

Genuinely affordable housing in the Wigan Borough context

- 4.64 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying.

Genuinely affordable rents by sub-area

- 4.65 Table 4.16 sets out the lower quartile rent that could be afforded based on the percentage of income used to pay the rent by sub-area. For instance, in Leigh, the lower quartile rent in 2018 was £425 each month and lower quartile gross household incomes were £1,250 each month. If LQ income earners spend 25% of their income on housing, the Leigh LQ rent of £425 each month is not affordable. Rents would be affordable if 35% of income is spent on rent. [See table 4.16 for the full data].
- 4.66 LQ rental prices are affordable at the 25% level in Shevington and Standish due to the relatively LQ high incomes and Orrell, Billinge and Winstanley at the 30% level.
- 4.67 This analysis establish that a genuinely affordable lower quartile market rent would be £313 based on local incomes and this would range between £313 and £521 at a sub-area level.
- 4.68 If median income earners spend 25% of their income on housing, the Wigan median rent of £494 each month is affordable. Rents are affordable at this level in four out of the ten sub-areas. [See table 4.17 for the full data].
- 4.69 A relatively low median income and a high rental cost in Atherton means that median rents require 45% of income to be spend on housing to be affordable.
- 4.70 This analysis establishes that a genuinely affordable median market rent would be £521 based on local incomes and this would range between £313 and £729 at a sub-area level.

Genuinely affordable rents for selected key workers and those on minimum and living wages

- 4.71 The extent to which open market rents are affordable to selected keyworkers and those on minimum and living wages are explored in Table 4.18.
- 4.72 Lower quartile rents are not affordable to households with a single earner on minimum or living wage; but they are affordable to most of the key workers except nurses. Lower quartile rents are affordable to households where there are two full-time/1.5 time living wage incomes and 25% of income is spent on rent.
- 4.73 Median rents are unaffordable to police officers until at least 30% of income is spent on rent and nurses until 35% is spent. Median rents are affordable to dual full-time/1.5 living wage/minimum wage households where at least 25% of income is spent on rent.

Sub-area	Monthly LQ rent that could be afforded by percentage of income spent on rent						LQ Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	LQ Gross household income 2018 (Monthly £)
Hindley, Abram, Platt Bridge & Bickershaw	£313	£375	£438	£500	£563	£625	£425	£1,250
Ashton-in-Makerfield & Bryn	£313	£375	£438	£500	£563	£625	£451	£1,250
Wigan North & Aspull	£313	£375	£438	£500	£563	£625	£425	£1,250
Tyldesley & Astley	£313	£375	£438	£500	£563	£625	£451	£1,250
Atherton	£313	£375	£438	£500	£563	£625	£477	£1,250
Wigan South	£313	£375	£438	£500	£563	£625	£451	£1,250
Leigh	£313	£375	£438	£500	£563	£625	£425	£1,250
Orrell, Billinge & Winstanley	£521	£625	£729	£833	£938	£1,042	£550	£2,083
Shevington & Standish	£521	£625	£729	£833	£938	£1,042	£494	£2,083
Golborne & Lowton	£313	£375	£438	£500	£563	£625	£477	£1,250
Wigan Borough	£313	£375	£438	£500	£563	£625	£451	£1,250

Source: Zoopla 2019, CAMEO 2018

Sub-area	Monthly median rent that could be afforded by percentage of income spent on rent						Median Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Median Gross household income 2018 (Monthly £)
Hindley, Abram, Platt Bridge & Bickershaw	£313	£375	£438	£500	£563	£625	£468	£1,250
Ashton-in-Makerfield & Bryn	£521	£625	£729	£833	£938	£1,042	£498	£2,083
Wigan North & Aspull	£521	£625	£729	£833	£938	£1,042	£477	£2,083
Tyldesley & Astley	£521	£625	£729	£833	£938	£1,042	£576	£2,083
Atherton	£313	£375	£438	£500	£563	£625	£550	£1,250
Wigan South	£313	£375	£438	£500	£563	£625	£494	£1,250
Leigh	£313	£375	£438	£500	£563	£625	£459	£1,250
Orrell, Billinge & Winstanley	£729	£875	£1,021	£1,167	£1,313	£1,458	£594	£2,917
Shevington & Standish	£729	£875	£1,021	£1,167	£1,313	£1,458	£594	£2,917
Golborne & Lowton	£521	£625	£729	£833	£938	£1,042	£524	£2,083
Wigan Borough	£521	£625	£729	£833	£938	£1,042	£494	£2,083

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

Source: Zoopla 2019, CAMEO 2018.

Table 4.18 Market Rents (2018), actual household incomes (2018) and what could be afforded									
Occupation/Wage	Gross Household Income 2018 (£)	Monthly lower quartile rent that could be afforded by % of income spent on rent						LQ Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£451	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£451	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£451	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£451	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£451	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£451	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£451	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£451	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£451	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£451	£2,925
Occupation/Wage	Gross Household Income 2018 (£)	Monthly median rent that could be afforded by % of income spent on rent						Median Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual Median rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£494	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£494	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£494	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£494	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£494	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£494	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£494	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£494	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£494	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£494	£2,925

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable. Source: Zoopla 2019, CAMEO 2018

Genuinely affordable market sales by sub-area

- 4.74 Table 4.19 considers lower quartile house prices and incomes. It indicates the buying potential based on multiples of income and excludes deposits. The analysis demonstrates the following.
- 4.75 It is effectively not possible for LQ income households to access lower quartile properties unless income multiples are at 7.5x. The only exception is Leigh where the lowest LQ price is recorded, £72,000. Here, a LQ property is affordable at the 5x income multiple level. [For more detail see Table 4.19]
- 4.76 This analysis establishes that a genuinely affordable lower quartile market sale price for Wigan would be £52,500 based on local incomes and this would range between £52,500 and £87,500 at a sub-area level.
- 4.77 For households earning median levels of income, again the Wigan median price of £130,00 is unaffordable until the 7.5x income multiple is reached. Three sub-areas out of the ten are affordable at the 5x level; Ashton-in-Makerfield and Bryn, Wigan North and Aspull, and Orrell, Billinge and Winstanley. [For more detail see Table 4.19]
- 4.78 This analysis establishes that a genuinely affordable median market sale price for Wigan would be £87,500 based on local incomes and this would range between £52,500 and £122,500 at a sub-area level.

Genuinely affordable market sales for selected key workers and those on minimum and living wages

- 4.79 The extent to which open market sales are affordable to selected keyworkers and those on minimum and living wages are explored in Table 4.21.
- 4.80 The selected key workers would require a minimum 4x income multiple to buy a lower quartile property, however nurses would require a 7.5x multiple. Households on dual full-time minimum wages and dual full-time/part-time living wages are able to afford LQ prices at the 3.5x income multiple.
- 4.81 Median priced sales are not affordable to any of the selected household groups at the 3.5x income multiple. At the 4x multiple level, median sales become affordable to dual full-time living wage households and they become affordable to dual full-time minimum wage households at the 4.5x level. For the selected key workers median sale prices require an income multiple of 7.5x household income.

Table 4.19 Lower quartile house prices compared with lower quartile household income buying capacity

Sub-area	Potential buying capacity of lower quartile price properties based on income multiples				Lower quartile price and income	
	3.5x	5x	7.5x	10x	Actual LQ price 2018	LQ Gross household income 2018 (Monthly £)
Hindley, Abram, Platt Bridge & Bickershaw	£52,500	£75,000	£112,500	£150,000	£79,000	£1,250
Ashton-in-Makerfield & Bryn	£52,500	£75,000	£112,500	£150,000	£98,000	£1,250
Wigan North & Aspull	£52,500	£75,000	£112,500	£150,000	£85,000	£1,250
Tyldesley & Astley	£52,500	£75,000	£112,500	£150,000	£115,000	£1,250
Atherton	£52,500	£75,000	£112,500	£150,000	£87,500	£1,250
Wigan South	£52,500	£75,000	£112,500	£150,000	£78,500	£1,250
Leigh	£52,500	£75,000	£112,500	£150,000	£72,000	£1,250
Orrell, Billinge & Winstanley	£87,500	£125,000	£187,500	£250,000	£131,500	£2,083
Shevington & Standish	£87,500	£125,000	£187,500	£250,000	£136,000	£2,083
Golborne & Lowton	£52,500	£75,000	£112,500	£150,000	£116,000	£1,250
Wigan Borough	£52,500	£75,000	£112,500	£150,000	£90,000	£1,250

Note: Red cells indicate price is not affordable; Green cells indicate price is affordable. Source Land Registry, CAMEO 2018

Table 4.20 Median house prices compared with median household income buying capacity

Sub-area	Potential buying capacity of median price properties based on income multiples				Median price and income	
	3.5x	5x	7.5x	10x	Actual Median price 2018	Median Gross household income 2018 (Monthly £)
Hindley, Abram, Platt Bridge & Bickershaw	£52,500	£75,000	£112,500	£150,000	£115,000	£1,250
Ashton-in-Makerfield & Bryn	£87,500	£125,000	£187,500	£250,000	£125,000	£2,083
Wigan North & Aspull	£87,500	£125,000	£187,500	£250,000	£120,000	£2,083
Tyldesley & Astley	£87,500	£125,000	£187,500	£250,000	£165,000	£2,083
Atherton	£52,500	£75,000	£112,500	£150,000	£124,995	£1,250
Wigan South	£52,500	£75,000	£112,500	£150,000	£102,000	£1,250
Leigh	£52,500	£75,000	£112,500	£150,000	£102,000	£1,250
Orrell, Billinge & Winstanley	£122,500	£175,000	£262,500	£350,000	£160,000	£2,917
Shevington & Standish	£122,500	£175,000	£262,500	£350,000	£195,000	£2,917
Golborne & Lowton	£87,500	£125,000	£187,500	£250,000	£158,000	£2,083
Wigan Borough	£87,500	£125,000	£187,500	£250,000	£130,000	£2,083

Note: Red cells indicate price is not affordable; Green cells indicate price is affordable. Source Land Registry, CAMEO 2018

Table 4.21 House prices compared with household incomes							
Lower quartile prices							
Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	LQ price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£90,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£90,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£90,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£90,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£90,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£90,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£90,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£90,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£90,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£90,000
Median prices							
Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	Median price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£130,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£130,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£130,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£130,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£130,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£130,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£130,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£130,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£130,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£130,000

Note: Red cells indicate price is not affordable; Green cells indicate price is affordable. Source Land Registry, CAMEO 2018

The affordability of affordable housing options

- 4.82 The final section of analysis considers the extent to which affordable housing options are genuinely affordable to households across Wigan Borough. This analysis does not factor in benefits which may be available to households.
- 4.83 For social and affordable rented tenures, Table 4.22 shows that social renting would be affordable to all of the selected households except for single households on minimum wage. Affordable rent would be affordable to most of the key workers,

except for nurses and households with more than a single minimum/living wage earner.

- 4.84 Table 4.22 also shows the basic income multiples associated with the equity components of alternative affordable purchase options. The analysis specifically considers the relative affordability of the equity components of intermediate tenure options and therefore does not take into account any rental component. The data indicates that help to buy is a less realistic options except where substantial deposits can be made. Discounted home ownership remains relatively affordable to a range of key workers. The model has assumed a 30 %discounted home ownership product and compares with the government’s FirstHome product.
- 4.85 This analysis clearly demonstrates that social and affordable renting remains the most affordable tenure option available to households. The affordability of the equity components of intermediate tenures is highly variable and the ability to access this market is challenging for the selected key workers and wage earners considered in analysis. Although the definitions in the NPPF have been widened to include a broader range of intermediate tenure options, these only remain affordable to a minority of households.

Table 4.22 Affordability of intermediate tenure options									
Tenure option>>>				Social rent (monthly cost)	Affordable rent (monthly cost)	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership
				£346	£395	£65,000	£32,500	£130,000	£91,000
Occupation/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Monthly rent / purchase price>>>	Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)			
				£1,384	£1,581				
Police	£23,124	£1,927		£1,927	£1,927	2.8	1.4	5.6	3.9
Nurse	£17,652	£1,471		£1,471	£1,471	3.7	1.8	7.4	5.2
Fire	£27,492	£2,291		£2,291	£2,291	2.4	1.2	4.7	3.3
Teacher	£29,664	£2,472		£2,472	£2,472	2.2	1.1	4.4	3.1
Min wage (single household)	£16,010	£1,334		£1,334	£1,334	4.1	2.0	8.1	5.7
Min wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	2.7	1.4	5.4	3.8
Min wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.0	1.0	4.1	2.8
Living wage (single)	£17,843	£1,487		£1,487	£1,487	3.6	1.8	7.3	5.1
Living wage (1 FT/1 PT)	£26,764	£2,230		£2,230	£2,230	2.4	1.2	4.9	3.4
Living wage (two workers)	£35,685	£2,974		£2,974	£2,974	1.8	0.9	3.6	2.6

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded yellow cells are higher than a 4.5 income multiple

Concluding comments

- 4.86 This chapter has explored the current housing market dynamics affecting and influencing the housing market within the borough. It has provided detail on the current profile of dwellings by type, tenure and size along with house condition and prices.
- 4.87 This chapter has considered the affordability of housing options in considerable detail. Analysis has established the levels of income required to afford open market prices and rents and affordable tenure options. These have then been tested against local incomes and the incomes of selected key workers and those on minimum and living wages. The analysis raises concerns over the relative affordability of accommodation across most tenures within the borough. Arguably, the ability of households to enter the general market without very substantial deposits is restricted.
- 4.88 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across the borough (Table 4.23). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes.

Table 4.23 Genuinely affordable rents and purchase prices by sub-area

Sub-area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Hindley, Abram, Platt Bridge & Bickershaw	£313	£313	£52,500	£52,500
Ashton in Makerfield & Bryn	£313	£521	£52,500	£87,500
Wigan North & Aspull	£313	£521	£52,500	£87,500
Tyldesley & Astley	£313	£521	£52,500	£87,500
Atherton	£313	£313	£52,500	£52,500
Wigan South	£313	£313	£52,500	£52,500
Leigh	£313	£313	£52,500	£52,500
Orrell, Billinge & Winstanley	£521	£729	£87,500	£122,500
Shevington & Standish	£521	£729	£87,500	£122,500
Golborne & Lowton	£313	£521	£52,500	£87,500
Wigan Borough	£313	£521	£52,500	£87,500

5. Affordable housing need

Introduction

- 5.1 The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy which includes affordable housing. The 2019 NPPF (Paragraph 62) states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 5.2 This chapter will use evidence from the 2019 household survey and secondary data relating to house prices, rents and affordable lettings/sales to assess affordable housing requirements in Wigan. The evidence presented will assist the council and its strategic partners in making policy decisions regarding future housing development.

Affordable Housing Needs Assessment

- 5.3 The 2019 NPPF defines affordable housing as follows:
‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) ...’ (Annex 2).
- 5.4 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 5.5 PPG 2019 states *‘all households whose needs are not met by the market can be considered in affordable housing need’*²⁵.
- 5.6 A detailed analysis of the following factors quantifies the shortfall of affordable housing:
- households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market;
 - new households forming who cannot afford to buy or rent in the market;
 - existing households likely to fall into need; and
 - the supply of affordable housing through social/affordable renting and intermediate tenure stock.

Assessing affordable housing need using the 2019 household survey

- 5.7 The 2019 household survey provided a range of evidence on the scale and range of need within communities across the borough. Detailed analysis is presented at Appendix C of this report and follows PPG.
- 5.8 Table 5.1 sets out the reasons for housing need as evidenced in the 2019 housing survey. This shows that there are 10,496 existing households in need, which represents 7.3% of all households.

²⁵ PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

Table 5.1 Housing need in Wigan Borough		
Category	Factor	Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	1,180
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	958
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	3,889
	N4 Too difficult to maintain	3,248
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	0
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,354
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	0
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	875
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	801
Total no. households in need (with one or more housing needs)		10,496
Total Households		143,496
% households in need		7.3

Note: A household may have more than one housing need, but the table shows the main reason for need. The total number of households in need (10,496) is the total number of households with one or more needs. It is not the sum of the number of households identified as having a particular need.

Source: 2019 household survey

5.9 Table 5.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area, and the extent to which housing need varies across the borough. The proportion of households in need is highest in Wigan South, 9.4% and Golborne and Lowton, 8.7%. The proportion is lowest in Orrell, Billinge and Winstanley with 3.9%.

Sub-area	No. of households in need	% of households in need	Total No. Households
Hindley, Abram, Platt Bridge & Bickershaw	1,247	7.2	17,305
Ashton-in-Makerfield & Bryn	701	7.0	10,033
Wigan North & Aspull	1,763	7.5	23,507
Tyldesley & Astley	584	5.0	11,665
Atherton	949	7.8	12,243
Wigan South	1,655	9.4	17,666
Leigh	728	7.3	9,973
Orrell, Billinge & Winstanley	420	3.9	10,836
Shevington & Standish	770	7.0	10,957
Golborne & Lowton	1,679	8.7	19,243
Wigan Borough	10,496	7.3	143,429

Source: 2019 household survey

5.10 Table 5.3 demonstrates how the proportions of existing households in housing need vary by tenure. In the private rented sector, 16.1% of households are in housing need, compared to 8.1% of those in affordable housing and 5.4% of those in owner occupation.

Tenure	No. households in need	No. households	% of households in tenure in need
Owner occupier	5,291	97,480	5.4
Private rented	2,995	18,604	16.1
Affordable	2,210	27,344	8.1
Total	10,496	143,429	7.3

Source: 2019 household survey

5.11 Table 5.4 summarises the range of households in housing need by household type. The analysis shows that more than one in five of households in need in Wigan are single adults aged under 65 years (22.3%), the next largest category is couples with up to two children aged under 18 years (13.9%). The following three categories each account for more 10% of overall need; other types of household (12.6%), couples where both are under 65 years (11.8%) and couples with children aged over 18 years (10.3%).

Household type	No. households in need	%
Single adult (under 65)	2,339	22.3
Single adult (65 or over)	635	6.0
Couple only (both under 65)	1,239	11.8
Couple only (one or both over 65)	1,010	9.6
Couple with at least 1 or 2-children under 18	1,464	13.9
Couple with 3 or more-children under 18	621	5.9
Couple with children aged 18+	1,080	10.3
Lone parent with at least 1 or 2-children under 18	251	2.4
Lone parent with 3 or more-children under 18	-	0.0
Lone parent with child(ren) aged 18+	539	5.1
Student household	-	0.0
Other	1,318	12.6
Wigan total (all households in need)	10,496	100.0

Source: 2019 household survey

- 5.12 In addition to establishing overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation and committed supply of new build). Modelling suggests there is an annual gross imbalance of **1,606** dwellings (Table 5.5) and after taking account of affordable supply an annual net imbalance of **338** affordable dwellings across Wigan Borough as shown in Table 5.6. The detailed workings of the affordable needs assessment is presented at Appendix C.
- 5.13 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are -15.7% two-bedroom, -13.6% three-bedroom, and -1.6% four or more-bedroom. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need and in particular a focus on delivering dwellings with 3 or fewer-bedrooms. 1-bedroom dwellings show a surplus when compared with actual need. (See table C.8 in Appendix C).

- 5.14 The analysis is based on needs identified within the next five years and in the absence of any updated information should be extrapolated forward to the Local Plan period.
- 5.15 A geographical summary is set out in Table 5.5 and Table 5.6. This takes into account existing and newly forming household future requirements by sub-area, and those who cannot afford to buy on the open market. Around 40% of gross need (637 dwellings) is across the two sub-areas of Wigan North and Aspull and Golborne and Lowton.
- 5.16 The net imbalance relating to two-bedroom properties is greatest in Orrell, Billinge and Winstanley (82.4%) and for three-bedroom properties is greatest in Leigh (78.5%). Across Wigan the shortfall for these sized properties is 46.3% and 30.1% respectively. The analysis shows that Wigan South has a particular requirement for four-bedroom properties, 25.1% of total need in that area.

Number of bedrooms	Sub-area										Wigan Total (no.)
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton-in-Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
One	13	25	96	4	29	23	76	2	6	8	279
Two	72	74	149	35	93	19	135	10	103	29	720
Three	39	63	89	72	30	45	59	43	11	51	503
Four	6	3	0	0	3	29	8	0	5	24	79
Five or more	0	0	0	0	0	0	24	0	0	0	24
Total	130	165	334	111	155	117	303	55	125	112	1,606

Source: 2019 household survey; table may have minor rounding error

Number of bedrooms	Sub-area										Wigan Total (%)
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton-in-Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
One	9.7	15.1	28.7	3.5	18.5	19.7	25.0	2.8	4.6	7.1	17.9
Two	55.7	44.8	44.6	31.4	60.3	16.5	44.7	18.7	82.4	26.0	46.3
Three	30.2	38.1	26.7	65.1	19.5	38.5	19.6	78.5	8.7	45.5	30.1
Four	4.4	2.0	0.0	0.0	1.8	25.1	2.7	0.0	4.3	21.4	4.6
Five or more	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross need	130	165	334	111	155	117	303	55	125	112	1,606
Net need	-49	102	74	32	-18	-129	259	-110	100	78	338

Source: 2019 household survey table may have minor rounding errors

Tenure split

- 5.17 In order to consider an appropriate affordable housing tenure split between social/affordable rented and intermediate tenure options such as shared ownership and discounted for sale, the preferences and ability of households to afford different options has been considered. The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- 5.18 The 2019 household survey provides details of tenure preferences and has been used to establish an appropriate tenure split. The ability of households to afford different intermediate tenure options has then been tested.
- 5.19 Table 5.7 considers appropriate tenure splits based on the affordability of affordable/social rented and intermediate tenure options. Analysis indicates that an appropriate tenure split for Wigan Borough would be around 60% social/affordable rented and 40% intermediate tenure. These findings are also in line with the suggested tenure split in Policy GM-H 2 *Affordability of New Housing* in the Greater Manchester Spatial Framework revised draft - January 2019. Within the borough, the proportion of intermediate tenure could range between 12.1% and 95.7% in specific sub-areas.

Sub-area	% households able to afford		
	Affordable/social rented	Intermediate tenure options	Total
Hindley, Abram, Platt Bridge and Bickershaw	20.2	79.8	100.0
Ashton-in-Makerfield and Bryn	39.7	60.3	100.0
Wigan North and Aspull	87.9	12.1	100.0
Tyldesley and Astley	4.3	95.7	100.0
Atherton	61.4	38.6	100.0
Wigan South	55.3	44.7	100.0
Golborne and Lowton	52.3	47.7	100.0
Leigh	21.5	78.5	100.0
Orrell, Billinge and Winstanley	47.1	52.9	100.0
Shevington and Standish	82.8	17.2	100.0
Wigan total	56.4	43.6	100.0

Source: 2019 household survey

- 5.20 Further testing of affordability (Tables 5.8 and 5.9) confirms a range of affordable and intermediate tenure options are affordable to both existing and newly forming households.

Intermediate product	Wigan Borough price*	% existing households can afford	% newly forming households can afford
Discounted home ownership	£86,450	40.8	36.5
Help to buy	£92,625	36.8	29.5
50% Shared ownership	£58,500	33.4	27.2
25% Shared ownership	£30,875	42.6	39.5

Source: 2019 household survey

*prices based on mortgage required/rent payments minus 10% deposit

Affordable product	Income required	% existing households can afford	% newly forming households can afford
Social rent	£16,608	67.5	66.3
Affordable rent	£18,970	63.5	58.1

Housing register evidence

- 5.21 The housing register (2018/19 data)²⁶ reports a higher need for smaller one bedroom dwellings: 59.7 one-bedroom, 25.7 two-bedrooms, 9.3% three-bedrooms and 5.3% four or more-bedrooms based on household survey analysis). The household survey provides a broader measure of housing need based on the total population. The housing register focuses on those who are actively applying for affordable housing and this is often skewed towards need for smaller dwellings.

Overcrowding and under-occupancy

- 5.22 Analysis of the relationship between household type and the number of bedrooms available using the bedroom standard model²⁷ would suggest that 50.5% of households living in affordable housing have the precise number of bedrooms for their household type, 4.1% are overcrowded (they have too few bedrooms) and 45.4% are under-occupying (they have more bedrooms than needed). Of those under-occupying, 28.4% have an excess of one bedroom and 17% have an excess of two bedrooms.

Affordable housing type and size summary

- 5.23 Table 5.10 summarises the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to, along with the type/size of dwelling newly forming households actually moved to. This would suggest an overall dwelling mix of 64.3% houses, 27.5% flats, 7.6% bungalows and 0.6% other. This analysis also feeds into the overall market mix analysis carried out as part of the HNA.

²⁶ Local Authority Housing Statistics 2018/19

²⁷ See paragraph C11 of the main report for technical details

Dwelling type/size	Sub-area										Wigan Borough
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton-in - Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
1 -bedroom house	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
2-bedroom house	37.1	31.3	0.0	29.4	51.8	20.3	25.3	0.0	44.7	28.0	26.1
3 -bedroom house	36.4	33.3	27.0	67.2	18.1	39.3	24.8	78.3	7.5	42.9	31.4
4 or more-bedroom house	0.0	0.0	0.0	0.0	0.0	23.7	8.7	0.0	7.5	21.5	5.8
1-bedroom flat	0.0	0.0	30.9	0.0	10.6	22.8	21.9	0.0	3.2	1.4	12.4
2 or 3-bedroom flat	11.3	15.8	33.6	0.0	19.4	-4.1	10.4	3.2	37.0	0.0	15.1
1 or 2-bedroom bungalow	8.5	7.4	8.6	3.4	0.0	-2.0	8.7	18.5	0.0	1.4	7.4
3 or more-bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7	0.2
Other	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey; table may have minor rounding errors

Summary

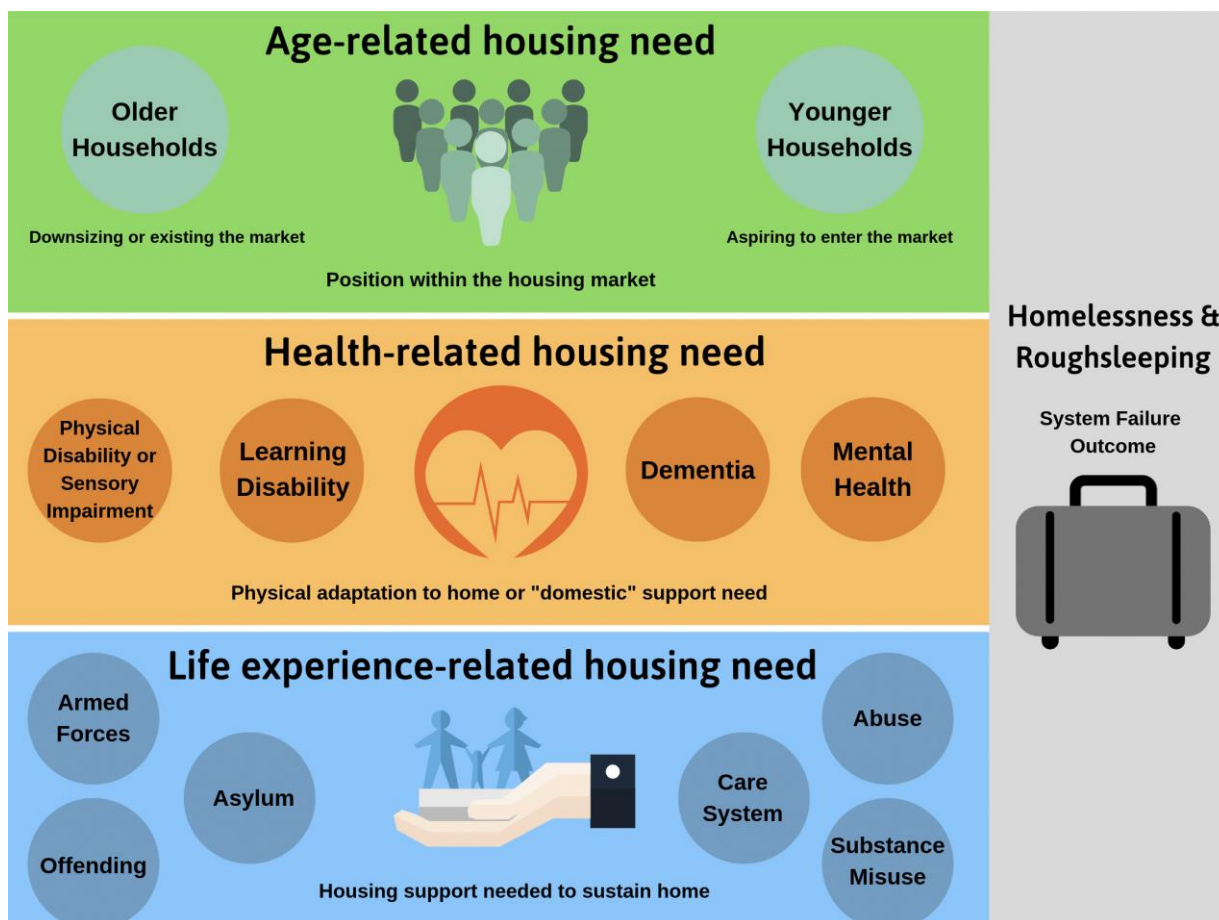
- 5.24 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required in Wigan, along with a step-by-step explanation of the housing needs assessment model.
- 5.25 Analysis has identified a total of 10,496 existing households in housing need, representing 7.3% of all households across Wigan Borough based on 2019 household survey evidence.
- 5.26 Affordable housing need analysis reveals that there is a net annual imbalance of 338 affordable dwellings across the borough.
- 5.27 Overall, analysis would suggest an affordable tenure split of 60% social rented and 40% intermediate tenure based on the analysis of local incomes to indicative intermediate tenure house prices.
- 5.28 In terms of the size of affordable dwellings required, analysis based on the household survey indicates the following affordable need by dwelling size: 17.9% one-bedroom, 46.3% two-bedroom, 30.1% three-bedroom and 5.7% four or more-bedroom.

6. The needs of different groups

Introduction

- 6.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 6.2 The needs of those who require affordable housing have been addressed in the previous chapter. The following sections look at the remaining paragraph 61 groups which we also extend to include other vulnerable groups.
- 6.3 For older people, people with disabilities and other vulnerable groups, it is important that the evidence base considers those needing specific housing and housing-related support. This is a complex area of research. Gathering evidence can be challenging and some people fall into multiple needs groups. Ultimately, evidence needs to translate to clear policy recommendations.
- 6.4 Figure 6.1 begins to explore our understanding of the various elements of specialist housing need and population groups which should be considered:
- **Age-related housing need** – this concerns the position of particular age groups in the housing market due to life events and the demand this creates for accommodation units of a certain size or affordability.
 - **Health-related housing need** – a household's health may be a determining factor in the type of accommodation they require or the support they need to receive. For most in this group the need for specialist accommodation or support is likely to be a lifelong need.
 - **Life-experience related housing need** – supported accommodation may be needed by those affected by life experiences which may have disadvantaged their ability to live independently. The support required here may be shorter term with the intention of promoting independence in the longer term.
 - **Cultural heritage related housing need** – for those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required.
- 6.5 A link to homelessness and rough sleeping is also made. Homelessness and rough sleeping can be a failure outcome of not providing appropriate accommodation for residents, along with an often-complex interplay of one or more of the following; poverty, unemployment and life events. Homelessness goes beyond the presence of households rough sleeping, reflecting the broad statutory definitions of homelessness to include those in inadequate or inappropriate accommodation who may be hidden from society's view.

Figure 6.1 Establishing need associated with age, health and life experience



6.6 This is a complex area of work and key findings are presented in this chapter. Our primary focus has been to fulfil the requirements of the PPG, hence greater detail being given on the needs of older person households and those with physical disabilities.

Age-related housing need

6.7 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes ‘rightsizing’ and adaptation of existing dwellings. For younger households, affordability is a particular concern, and this has been considered elsewhere in the report. For this chapter we therefore focus upon the needs of older persons for particular unit types.

6.8 By way of context, over the period 2019-2037:

- the number of residents aged 65 and over is expected to increase by 36.9%²⁸ overall;
- the proportion aged 75 and over is expected to increase by 54.6%²⁹;

²⁸ ONS 2016-based Subnational Population Projections

²⁹ ONS 2016-based Subnational Population Projections

- the proportion aged 85 and over is expected to increase by 112.5%³⁰; and
 - The number of households headed by someone aged 60 and over is expected to increase by 29.2%³¹.
- 6.9 Regarding the number of older person households (where the HRP is aged 65 or over) and types of dwelling occupied, the 2019 household survey indicates that:
- older person households account for 25.4% of all households and almost 30% of older person households live in two sub-areas: Wigan North and Aspull (16.9%) and Golborne and Lowton (12.3%);
 - older person households are most likely to live in three-bedroom houses (39.5%) followed by 2-bedroom houses (18.1%).
- 6.10 7.3% (1,997) of older person households were planning to move in the next 5 years and 6.6% (1,807) would like to move but felt unable to (mainly due to affordability issues). Most intended to stay in the borough (78.1%). 90.3% of those in Wigan North and Aspull and 100% of those in Golborne and Lowton, planned on remaining in the Wigan area. There was a particular interest on moving to two-bedroom bungalows followed by two-bedroom flats.
- 6.11 The main reasons for moving concerned wanting to live closer to family/friends (32.8%) and this rose to 37.6% in the 85 years and over group. 11.7% and 11.2% stated that the house/garden was too big, and they had health problems or needed housing suitable for an older or disabled person, respectively.
- 6.12 In terms of moving, over half of moving households expected to move to a smaller property (58.4%) (that is fewer bedrooms), 41.6% expected to move to a property with the same number of bedrooms and none expected a larger number of bedrooms.
- 6.13 When asked what would help or encourage a move to a more suitable home, over two-thirds (71.2%) selected, 'information about what types of housing are available'; this rose to 89.3% in Atherton. Three out of five older people (60.0%) chose 'help with moving to a new property type' and this rose to 84.3% in Leigh. N.B. Respondents were able to select multiple responses.
- 6.14 The overall impact of older persons housing need is considered in the dwelling type and mix analysis in Chapter 8.

Assistance in the home

- 6.15 Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on the type of support or assistance they may need now or in the near future. In Table 6.1 the range of practical assistance required from households under 65 is compared to those households aged 65-74, 75-84 and 85+ age. The proportion of households stating they need help with repair and maintenance 'now' and in '5 years' is high across all age categories but decreases at the age of 85 years plus. The proportions needing help with gardening

³⁰ ONS 2016-based Subnational Population Projections

³¹ 2014-based MHCLG

'now' shows a steep increase from the age of 65 and over, for the task of cleaning the home 'now', the increase occurs at the age of 75 years and over.

Type of assistance	Under 65		65-74		75-84		85+	
	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years
Help with repair and maintenance of home	69.7	73.5	63.7	74.0	60.9	69.1	53.5	60.0
Help with gardening	50.7	46.2	49.5	63.3	66.2	65.7	77.2	50.4
Help with cleaning home	34.9	35.9	36.7	47.4	47.4	54.4	69.0	55.4
Help with other practical tasks	27.8	31.4	38.6	35.4	41.7	42.9	64.3	51.5
Help with personal care	20.0	25.6	30.0	22.8	17.3	25.1	27.9	38.5
Want company / friendship	22.0	28.5	14.5	21.1	11.1	19.0	25.8	23.9
<i>Base (All households)</i>	22,466		3,934		3,783		1,541	

Source: 2019 Household Survey

Future need for specialist older person accommodation and residential care provision

- 6.16 Across the borough, there are around 4,347 units of specialist older persons accommodation. This includes 2,021 units of residential care (C2 planning use class) and 2,326 units of specialist older person accommodation (C3 planning use class)³².
- 6.17 Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Table 6.2 considers the ratio of older people to current provision and then applies this ratio to future household projections. Based on population projections to 2037³³, there is an additional need for 1,270 additional specialist older persons' accommodation (C3) and 1,104 additional units of residential care provision (C2).

Current provision (and planning use class)	Number of units 2019	Number aged 75 and over 2019	Number aged 75 and over 2037 (projected)	Change in need
		27,100	41,900	
		Ratio of population to current provision	Ratio applied to 2037 population	
Specialist older person(C3)	2,326	0.085830	3,596	1,270
Residential Care (C2)	2,021	0.074576	3,125	1,104
Total	4,347		6,721	2,374

Source: EAC database 2019, ONS 2016-based Subnational Population Projections

³² EAC database 2019. Specialist older person includes age exclusive housing, retirement housing, sheltered housing, extra care housing.

³³ ONS 2016-based Subnational Population Projections

Need for specialist older person housing evidenced in the Household Survey

- 6.18 The 2019 household survey also captured data on older persons need for specialist housing. The survey asks, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?'. Table 6.3 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option) across the borough.
- 6.19 Overall, of respondents aged 65 and over, 75.6% were planning to continue to live in their current home with support when needed. 28.0% stating they would consider renting sheltered accommodation, and 22.8% stating they would consider renting extra care housing. Renting sheltered accommodation was particularly popular with the 75 to 84-year-old age group and renting extra care housing was favourable to the 85 years and over category.

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	70.2	80.0	79.7	75.6
Buying a property in the open market	11.1	5.7	1.8	7.6
Rent a property from a private landlord	5.5	1.1	0.0	2.9
Rent from a council or housing association	10.0	8.2	5.8	8.7
Rent from the council	23.1	18.8	13.1	20.0
Sheltered Accommodation - Renting	23.9	32.5	26.5	28.0
Sheltered Accommodation - Buying	11.1	9.4	11.4	10.4
Sheltered Accommodation - Shared ownership	6.3	3.3	4.5	4.8
Extra Care Housing – Renting	18.0	23.8	36.1	22.8
Extra Care Housing – Buying	7.9	8.5	10.6	8.5
Extra Care Housing - Shared ownership	4.9	3.7	9.6	5.0
Supported housing for people with learning disabilities and autism	0.0	1.1	1.7	0.7
Supported housing for mental health needs	0.7	2.4	1.7	1.6
Residential Care Home	2.8	7.8	30.7	8.5
Co-housing	10.5	10.6	6.8	10.1
Go to live with children or other relatives	2.8	3.9	4.3	3.5
Other	0.4	0.0	0.0	0.2
<i>Base (total households responding)</i>	5,230	5,046	1,522	11,798

Source: 2019 Household Survey

Note: This shows the percentage of households who would consider this option. Respondents could tick more than one option. The table therefore adds up to more than 100% of respondents

- 6.20 Table 6.4 illustrates housing preferences by which sub-area they currently live in. Given the high proportion of older households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important

issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

- 6.21 Table 6.5 considers the tenure choices being considered by older people aged 65 and over planning to move by broad age group and current tenure. Overall, owner occupiers are most likely to move to another owner occupied property; private renters are most likely to move to affordable housing; and all those in affordable housing are most likely to not change tenure.

Housing option	Sub-area										Wigan Borough
	Hindley, Abram, Platt Bridge and	Ashton -in-Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
Continue to live in current home with support when needed	73.8	76.0	70.5	84.0	76.5	60.7	77.7	84.8	88.6	75.8	75.5
Buying a property in the open market	10.2	10.3	9.0	7.3	4.2	4.2	0.0	9.0	6.7	16.3	7.6
Rent a property from a private landlord	5.7	3.7	2.8	12.3	0.0	3.1	0.0	1.9	0.0	2.6	3.0
Rent from a council or housing association	12.1	4.4	10.6	7.3	11.0	11.0	7.0	3.9	1.9	9.5	8.4
Rent from the council	12.3	8.0	30.4	34.6	27.2	29.7	4.6	17.0	4.8	21.6	19.6
Sheltered Accommodation - Renting	33.8	14.7	33.2	25.3	51.4	24.9	22.0	9.8	31.3	20.0	27.7
Sheltered Accommodation - Buying	9.3	23.5	6.0	13.4	12.2	7.2	3.9	9.0	11.4	17.5	10.0
Sheltered Accommodation - Shared ownership	7.7	13.4	3.1	8.6	4.2	3.1	0.0	7.0	1.9	4.5	4.6
Extra Care Housing – Renting	27.4	14.7	30.0	17.3	23.4	19.8	28.9	10.7	23.0	13.4	22.6
Extra Care Housing – Buying	6.6	10.3	3.1	11.0	3.8	7.2	14.8	7.0	8.6	16.3	8.2
Extra Care Housing - Shared ownership	7.7	10.3	3.1	8.6	0.0	3.1	3.9	7.0	5.6	2.2	4.8
Supported housing for people with learning disabilities and autism	2.7	0.0	0.0	3.1	0.0	0.0	0.0	1.9	0.0	0.0	0.7
Supported housing for mental health needs	2.7	0.0	0.0	6.2	0.0	4.2	0.0	1.9	0.0	1.3	1.5
Residential Care Home	11.3	9.9	4.5	8.7	11.6	11.3	7.0	3.6	11.2	5.1	8.2
Co-housing	5.7	3.2	17.7	8.6	15.8	3.1	0.0	10.2	14.4	18.2	10.1
Go to live with children or other relatives	5.7	6.6	3.0	5.6	4.2	2.3	0.0	5.1	1.9	2.2	3.4
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.2
Base	1,498	729	2,357	826	852	1,464	1,338	880	1,285	995	12,223

Source: 2019 household survey

Preferred tenure	Age group and current tenure											
	60-84				85+				All older			
	Owner Occupied (%)	Private Rented (%)	Affordable (%)	Total (%)	Owner Occupied (%)	Private Rented (%)	Affordable (%)	Total (%)	Owner Occupied (%)	Private Rented (%)	Affordable (%)	Total (%)
Owner Occupied	80.2	0.0	0.0	58.8	100.0	0.0	0.0	74.9	81.6	0.0	0.0	67.8
Private	7.3	35.8	0.0	11.3	0.0	0.0	0.0	0.0	6.8	35.8	0.0	11.4
Affordable	12.5	64.2	100.0	30.0	0.0	0.0	100.0	25.1	11.6	64.2	100.0	20.9
Total	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0
Base (moving households)	1,859	419	259	2,537	146	0.0	49	195	2,005	419	2,619	5,043

Senior cohousing communities

- 6.22 Senior cohousing is specifically mentioned in PPG as a housing option for older people: *'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'*
- 6.23 The household survey identified a total of 1,234 older person households interested in cohousing.
- 6.24 Of households who were interested:
- The majority were owner occupiers (83.8%), followed by those in affordable accommodation (15.2%) and private rent (1.1%); and
 - 22.4% earn up to £10,400, 35.2% earn between £10,401 and £20,800 and 42.4% earn between £20, 801 and £39,000.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

- 6.25 The provision of appropriate adaptations can help people lead independent lives. Given that the majority of older people want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65, and for families with children with adaption needs, also has to be considered. Local authorities will therefore need to identify the role that general housing may play as part of their assessment. There are also around 11,840 bungalows in Wigan accounting for 8.0% of overall stock and 26,940 flats accounting for 18.3% of stock which will be providing accommodation for older people. Further analysis of the extent to which existing bungalow stock meets future needs is considered in Chapter 7 Table 7.5. This shows that across the borough there is a shortfall of one and two bungalows generally and three-bedroom bungalows in particular areas.
- 6.26 Table 6.6 shows data from the household survey 2019. It shows how many homes in each sub-area have already been adapted, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed. In summary Golborne and Lowton has the highest number of households who answered positively for all three questions and Leigh has the fewest. The two sub-areas have the highest and lowest values by considerable margins.

	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability	You or other members of your household require care or support to enable you/them to stay in this home	Sufficient space in your home for a carer to stay overnight, if this was needed, is available	Number of households
Sub-area	% yes	% yes	% yes	
Hindley, Abram, Platt Bridge and Bickershaw	7.5%	6.2%	60.9%	17,305
Ashton-in-Makerfield and Bryn	11.8%	10.2%	61.5%	10,033
Wigan North and Aspull	7.9%	8.0%	64.3%	23,507
Tyldesley and Astley	8.6%	9.4%	64.1%	11,665
Atherton	10.2%	8.7%	51.4%	12,243
Wigan South	15.8%	14.2%	57.6%	17,666
Golborne and Lowton	18.8%	21.8%	94.0%	10,957
Leigh	2.4%	1.7%	37.3%	19,243
Orrell, Billinge and Winstanley	8.0%	6.2%	76.1%	9,973
Shevington and Standish	8.7%	6.8%	59.1%	10,836

Source: 2019 household survey

- 6.27 In line with the PPG which asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people³⁴, the household survey asked questions on the adaptations and home improvements needed for older people and households in general. Detailed analysis is presented by age group (Table 6.7), tenure (Table 6.8) and sub-area (Table 6.9).
- 6.28 When asked about adaptations and home improvements required in the home now, households aged under 60 focused more on the house itself, specifically, more insulation, better heating and double glazing.
- 6.29 Households aged over 85 needed assistance in the home, including internal handrails, adaptations to bathrooms and community alarm services. These requirements are self-determined by residents responding to the household survey and may not necessarily reflect actual requirements following an independent assessment in the home.

³⁴ PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220

Adaptation/improvement required	Age group (% of households)				Total
	Under 60 years	60-74	75-84	85+	
Better heating	28.3	21.2	17.9	10.2	24.9
More insulation	20.9	12.2	6.7	8.1	16.8
Double glazing	19.1	11.4	8.1	5.8	15.5
Adaptations to kitchen	7.8	7.1	6.5	13.1	7.6
Adaptations to bathroom	10.2	13.9	19.3	22.5	12.4
Adaptations relating to sensory needs	5.2	3.1	6.7	5.4	4.7
Internal handrails / grab rails	8.0	10.6	14.8	26.4	9.7
External handrails / grab rails	7.5	8.7	14.9	17.2	8.7
Downstairs toilet	8.8	8.8	10.2	17.0	9.1
Stair lift/vertical lift	6.1	7.5	18.3	14.8	7.8
Improvements to access	4.3	6.4	6.1	7.2	5.1
Wheelchair adaptations	4.7	4.8	6.4	8.4	5.0
Lever door handles	3.0	3.1	3.9	4.3	3.1
Room for a carer	3.5	3.0	3.5	4.4	3.4
Community alarm service	4.6	5.2	7.1	21.1	5.3
Increase the size of property	11.2	4.4	2.0	4.3	8.2
Improved ventilation	9.4	3.8	1.9	3.2	6.9
Base (all households)	81,921		53,001	2,663	137,585

Source: 2019 household survey

Adaptation/improvement required	Tenure (% of households)			Total
	Owner occupier	Private Renter	Affordable housing	
Better heating	22.3	35.8	24.7	24.5
More insulation	14.0	28.6	17.2	16.5
Double glazing	14.0	17.4	18.7	15.3
Adaptations to kitchen	5.6	16.5	9.3	7.7
Adaptations to bathroom	11.0	14.8	16.9	12.6
Adaptations relating to sensory needs	4.0	9.5	4.8	4.9
Internal handrails / grab rails	7.9	15.3	13.7	10.0
External handrails / grab rails	7.0	13.6	12.3	8.9
Downstairs toilet	7.5	14.0	11.9	9.2
Stair lift/vertical lift	7.1	13.6	7.0	7.9
Improvements to access	4.2	11.5	4.9	5.3
Wheelchair adaptations	3.7	13.7	3.5	5.0
Lever door handles	2.0	11.7	2.4	3.4
Room for a carer	1.8	13.3	3.5	3.6
Community alarm service	4.3	14.4	3.1	5.4
Increase the size of property	7.4	14.8	6.8	8.2
Improved ventilation	4.4	16.4	9.7	6.9
Base (all households)	97,480	18,604	27,344	143,429

Table 6.9 Adaptations and home improvements required now by sub-area

Adaptation/improvement required	Sub-area (%)										
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton in Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Goldborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Total
Better heating	27.4	21.3	30.6	20.4	19.6	25.6	30.1	19.4	14.3	22.7	24.5
More insulation	12.8	12.0	20.0	15.6	15.8	18.7	27.0	7.2	13.1	11.1	16.5
Double glazing	13.0	14.6	15.8	11.1	10.4	27.3	16.3	15.4	8.8	14.2	15.3
Adaptations to kitchen	8.2	3.9	7.3	7.0	7.7	10.6	12.4	2.8	4.8	6.3	7.7
Adaptations to bathroom	9.7	9.1	14.1	12.2	11.7	12.7	17.8	9.7	12.8	11.6	12.6
Adaptations relating to sensory needs	4.4	1.9	4.8	4.2	2.3	8.3	7.6	3.4	2.2	5.5	4.9
Internal handrails / grab rails	6.4	5.6	12.9	12.5	4.2	13.3	13.3	5.4	8.4	11.6	10.0
External handrails / grab rails	5.5	4.6	12.5	11.2	4.1	11.7	10.9	4.5	9.3	9.0	8.9
Downstairs toilet	5.2	5.3	10.2	9.0	8.2	20.3	9.1	3.6	6.0	8.4	9.2
Stair lift/vertical lift	4.3	5.3	8.5	7.2	6.3	13.3	11.1	2.5	7.3	8.6	7.9
Improvements to access	3.8	5.1	5.1	6.2	1.3	10.8	6.6	3.5	3.2	3.6	5.3
Wheelchair adaptations	4.6	5.1	5.1	4.3	2.1	9.0	7.5	2.6	2.1	3.4	5.0
Lever door handles	2.8	1.4	4.6	4.0	0.7	5.7	5.8	1.4	1.7	0.9	3.4
Room for a carer	2.9	1.3	4.1	5.3	2.4	5.8	5.8	1.4	1.7	1.5	3.6
Community alarm service	3.0	3.3	6.8	6.6	5.1	8.2	7.1	3.7	4.9	1.6	5.4
Increase the size of property	11.7	8.5	7.9	6.6	4.3	12.6	11.0	2.3	4.2	6.8	8.2
Improved ventilation	5.3	3.5	9.2	6.6	3.8	10.2	10.1	1.6	6.6	6.0	6.9
Base (all households)	17305	10033	23507	11665	12243	17666	19243	9973	10836	10957	143429

Source: 2019 household survey

- 6.30 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Estimating future need for adaptations

- 6.31 The 2019 household survey indicates that 9.3% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data³⁵ would suggest that the number of generally adapted properties will need to increase by 1,256 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 6.32 The volume of adaptations needed, and their cost is significant and in the long-term adoption of accessibility standards would help to reduce the need for adaptations.

Stakeholder views on older persons' housing

- 6.33 A theme which emerged from the online stakeholder survey was a lack of suitable and smaller older person's housing. It was noted that the town centres generally lacked quality accommodation for older households.
- 6.34 Older persons accommodation was listed as a gap in provision. Specifically, not specialist needs or assisted living, but dwellings with sharing communal open space together with bungalows. A stakeholder commented that these tend to be 'land hungry' but are not constructed owing to the fact they are not supported by higher revenues and hence are not implemented owing to reduced financial returns and residual land values.

Health-related housing need

- 6.35 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.
- 6.36 The 2011 Census reported that across the borough:
- 78.5% were in very good or good health, 14.5% were in fair health and 7.0% in bad/very bad health (there is a clear age-related gradient to this). A total of 67,100

³⁵ MHCLG 2014-based household projections

residents (21.5%) were in fair/bad/very bad health which compares with 18.3% across England;

- 10.6% of residents reported that their daily activities were limited ‘a lot’ and 10.5% ‘a little’ which compares with 8.3% and 9.3% respectively across England. This is particularly associated with older age groups.

6.37 The Department of Work and Pensions (DWP) publishes borough level information about the number of people receiving Disability Living Allowance (DLA) by age group and the conditions associated with the claim³⁶:

- 3.3% of the population receive DLA; 58.2% of claimants are 65 years and over and 23.9% are aged under 16 year;
- the most prevalent conditions for claimants are arthritis and learning difficulties.

6.38 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the potential number of residents who have a disability at the start of the plan period in 2019. The data can be modelled to see how this is likely to change over the plan period up to 2037 (Table 6.10). The number of people identified does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough.

Table 6.10 Estimate of the number of people with a disability			
	Estimate of residents with a disability		
	Year		Change
	2019	2037	
Total in households with disability	70,671	79,845	9,174
% of population with disability	21.7	23.9	
<i>Base</i>	326,300	333,600	

Source: ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

6.39 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. Table 6.11 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (11.2%) followed by physical/mobility impairment (7.3%).

³⁶ Data related to November 2018

Illness/disability	Number of people	% of population
Physical / mobility impairment	23,886	7.3
Learning disability / difficulty	4,753	1.5
Mental health issue	17,307	5.3
Visual impairment	7,612	2.3
Hearing impairment	16,476	5.0
Long standing illness or health condition	36,618	11.2
Older Age-related illness or disability	6,429	2.0
Other	18,875	5.8
<i>Base (Number of people with illness/disability)</i>	68,436	21.0

Source: 2019 household survey

Optional accessibility and wheelchair standard housing

6.40 PPG states that, *‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:*

- *M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);*
- *M4(2) Category 2: Accessible and adaptable dwellings; and*
- *M4(3) Category 3: Wheelchair user dwellings*

*‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’.*³⁷

6.41 Optional accessibility standards for dwellings were introduced by the Government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations³⁸ as set out in Table 6.12. The M4(1) visitable dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard. Figures 6.2 to 6.4 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans.

³⁷ PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

³⁸https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings

Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair accessible or wheelchair adaptable	Optional

Figure 6.2 Explanation of optional accessibility standard M4(1)

In the Secretary of State's view, Requirements M4(1) will be met when a new dwelling makes reasonable provision for most people, including wheelchair users, to approach and enter the dwelling and to gain access to habitable rooms and sanitary facilities on the entrance storey. The objective is to make reasonable provision to ensure that:

- a. Within the curtilage of the dwelling or the building containing the dwelling, it is possible to approach and gain access to the dwelling
- b. It is possible to gain access to the dwelling, or the building containing the dwelling, from the most likely point of alighting from a car.
- c. Most people can enter the principal private entrance in blocks of flats where this is located on the same level as the entrance.
- d. An ambulant disabled person is able to visit the occupants of any dwelling in a building containing one or more dwellings.
- e. Visitors can access and use the habitable rooms and a WC within the entrance storey of the dwelling (or the principal storey where the entrance storey does not contain a habitable room).
- f. There is step-free access between the habitable rooms and the WC where these are located on the entrance storey.
- g. Wall-mounted switches and socket outlets in habitable rooms are reasonably accessible to people who have reduced reach.

Figure 6.3 Explanation of optional accessibility standard M4(2)

In the Secretary of State's view, Optional Requirement M4(2) will be met where a new dwelling makes reasonable provision for access for most people and incorporates features that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users. The objective is to make reasonable provision to ensure that:

- a. Within the curtilage of the dwelling, or the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities that are intended for the use of the occupants.
- b. There is step-free access to the WC and other accommodation within the entrance storey, and to any associated private outdoor space directly connected to the entrance storey.
- c. A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation, including its sanitary facilities.
- d. Features are provided to enable common adaptations to be carried out at a future date to increase the accessibility and functionality of the dwelling.
- e. Wall-mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach

Figure 6.4 Explanation of optional accessibility standard M4(3)

In the Secretary of State's view, Optional Requirement M4(3) will be met where a new dwelling makes reasonable provision, either at completion or in the future, for a wheelchair user, to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants. The objective is to make reasonable provision to ensure that:

- a. Within the curtilage of the dwelling or the building containing the dwelling, a wheelchair user can approach and gain step-free access to every private entrance to the dwelling and to every associated private outdoor space, parking space and communal facilities that are intended for the use of the occupants.
- b. There is step-free access to the WC and other accommodation within the entrance storey and the potential to achieve step-free access to all other parts of the dwelling.
- c. The dwelling is at least wheelchair adaptable such that key parts of the accommodation, including its sanitary facilities, could be easily altered to make the dwelling wheelchair accessible at a future date, or where required by a local planning authority, the dwelling is wheelchair accessible at completion.
- d. There is sufficient internal space, and other provisions as necessary, to make all of the accommodation within the dwelling suitable for a wheelchair user.
- e. Wall-mounted switches, controls and socket outlets are accessible to people who have reduced reach

6.42 The 2019 household survey has indicated that residents in 1,435 households (1.0%) require wheelchair adapted dwellings either now or within the next five years (Table 6.13). Over the plan period, this number is expected increase by a further 134 resulting in an overall need for 1,569 wheelchair adapted dwellings. This will be achieved through the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.

Age Group	Year			% properties needing wheelchair adaptations	Number of wheelchair adapted properties required by age group		
	2019	2037	change		2019	2037	Change
15-24	4,376	5,129	753	0.0	0	0	0
25-34	18,899	16,673	-2,226	2.9	539	475	-63
35-44	23,207	24,918	1,711	0.0	0	0	0
45-59	44,272	41,893	-2,379	0.9	385	365	-21
60-74	33,468	37,286	3,818	0.8	268	298	31
75-84	15,089	20,125	5,036	1.4	204	272	68
85+	4,969	11,730	6,761	3.8	187	440	254
Total	144,280	157,754	13,474	1.0	1,435	1,569	134
Source	MHCLG 2014-based household projections			2019 Household survey	2019 survey applied to MHCLG 2014-based household projections		

6.43 In order to establish an appropriate target for M4(3) dwellings, Table 6.14 sets out a series of assumptions regarding wheelchair use and the resulting annual need for newbuild wheelchair adapted properties.

Assumption	% requirement	Number each year. (based on target of 1,126)
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair all the time	1%	11
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair either indoors or outdoors	3.6%	41
Aspire report on wheelchair accessible housing ³⁹	10%	113
Wigan 1,569 need over plan period (divided by 18 years) assuming all met through newbuild	7.7%	87

6.44 According to PPG⁴⁰ 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the Local Authority/Registered Providers. Any final targets should be set within the context of likely levels of delivery.

³⁹ Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible

⁴⁰ Paragraph: 009 Reference ID: 56-009-20150327

- 6.45 Given the ageing population in the borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence, it is therefore suggested:
- A range of between 1% (minimum) and 10% (maximum) of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of 6% or 63 each year); and
 - A minimum of 21% of new dwellings are built to M4(2) standard based on the proportion of households in the borough who would currently benefit from M4(2) accessible housing. Evidence indicates that 21.7% of residents in households are estimated to have a disability and 21.1% of residents in households have their activities limited in some way. The 2019 household survey indicates that 21.0% of residents in households have an illness or disability. An average of these three figures establishes the 21% requirement
- 6.46 When setting a target for M4(3) standard housing, the Council should be mindful of PPG which states that Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling⁴¹. It should also be noted that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Stakeholder views on specialist housing

- 6.47 A theme which emerged from the online stakeholder survey was a lack of specialist housing provision. Registered providers expressed concerns with specialist housing provision and made the following comments:
- There are clear gaps in this area for those on the recovery journey and those suffering from life limiting conditions as well as older people suffering from dementia; and
 - Although we do have some specialist housing, we still have people who are living outside of the borough as there is limited specialist housing currently. With an ageing population need is likely to increase particularly as we do not currently have a record of people that may need accommodation in the future. There is a lack of accommodation for people with complex needs such as mental health and addiction.
- 6.48 With regard to supply and demand issues for particular types of specialist housing products in the area, the following was mentioned:
- Dementia Recovery (mental health, drug and alcohol additions);
 - Homelessness;
 - Single people; and

⁴¹ Paragraph: 009 Reference ID: 56-009-20150327 Housing Optional Technical Standards

- Ex-military services.

Life experience-related housing need

6.49 Supported accommodation in its broadest sense is generally provided for those individuals or households who are vulnerable to tenancy failure. For many this will be due to life experiences which may have disadvantaged their ability to live independently. These may include time in an institution or care, asylum or a history of abuse. The support required here may be shorter term with the intention of promoting independence in the longer term.

Cultural heritage related housing need

6.50 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular BAME⁴² households as well as those from travelling communities.

BAME households

6.51 The BAME population was 4.5% in the 2011 Census and 2.1% of households were BAME. The 2019 households survey estimates the population to be 3.9% and 4.9% of households. Table 6.15 illustrates the distribution of BAME households based on the 2011 census and shows particular concentrations in Leigh Wigan North and Aspull and Wigan South.

Sub-area	BAME households	% of all households BAME	% of BAME population	All households
Ashton in Makerfield and Bryn	83	0.8	2.8	9,975
Atherton	299	2.5	10.2	11,790
Golborne and Lowton	167	1.6	5.7	10,400
Hindley, Abram, Platt Bridge and Bickershaw	285	1.7	9.7	16,459
Leigh	551	3.0	18.8	18,219
Orrell, Billinge and Winstanley	98	1.0	3.3	9,346
Shevington and Standish	161	1.6	5.5	9,874
Tyldesley and Astley	282	2.6	9.6	10,918
Wigan North and Aspull	601	2.7	20.5	22,529
Wigan South	400	2.4	13.7	16,876
Total	2,927	2.1	100.0	136,386

Source: 2011 census

⁴² Households not identifying as 'White British'

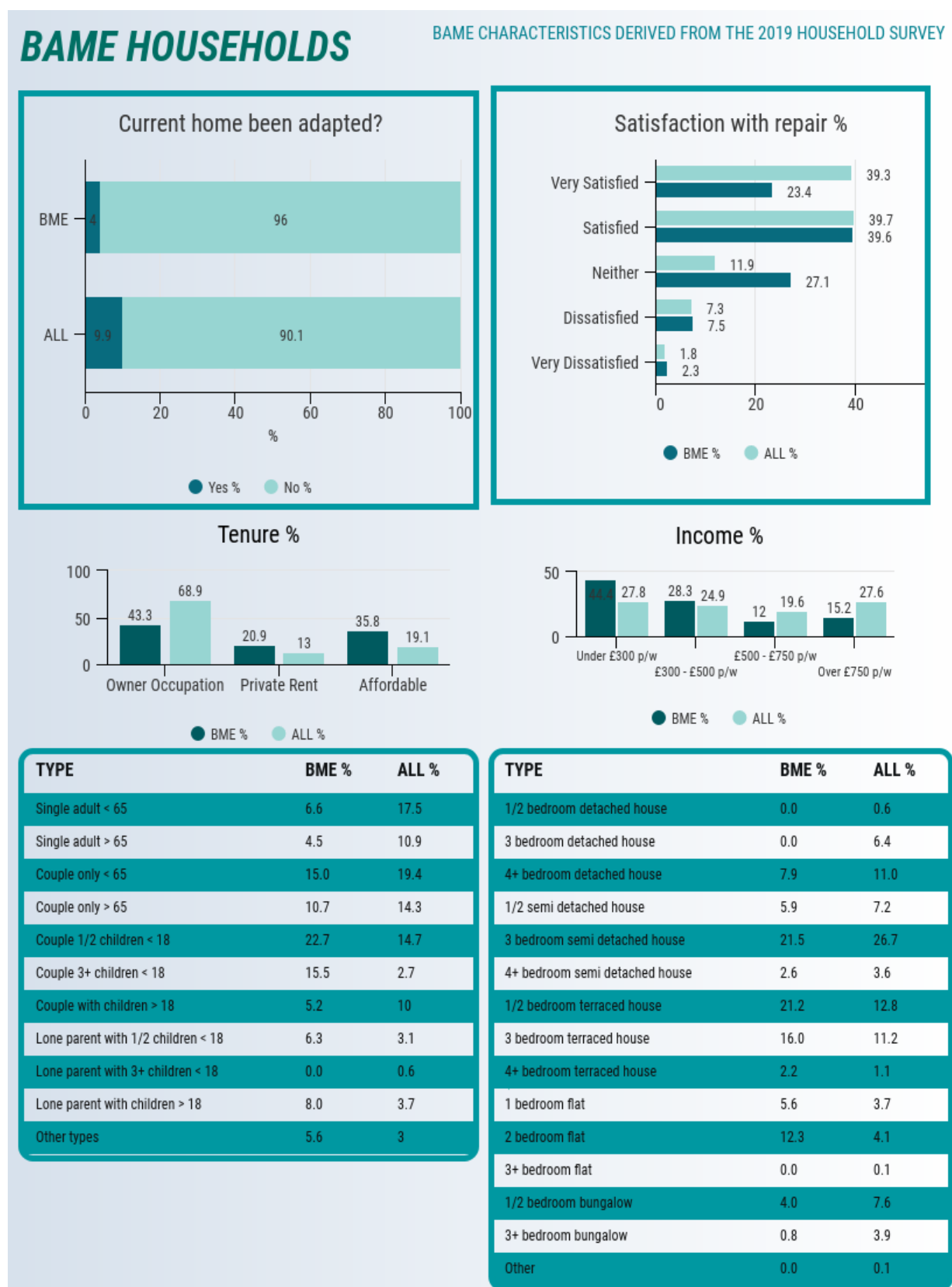
6.52 Table 6.16 shows that BAME households were less than twice as likely to be in housing need compared with all households. However, overcrowding and harassment are the key reasons for being in need.

Reason for housing need	BAME (%)	All Households (%)
N1 Under notice	0.0	8.9
N2 Too expensive	0.0	7.2
N3 Overcrowded	8.5	29.2
N4 Too difficult to maintain	0.0	24.4
N5 Sharing facilities	0.0	0.0
N6 Mobility/special need and unsuitable	0.0	17.7
N7 Lacks amenities	0.0	0.0
N8 Major disrepair	0.0	6.6
N9 Harassment/threats of harassment	20.8	6.0
% with one or more housing need	3.1	7.3
Base (all households with one or more housing need)	330	10,496
<i>Base</i>	<i>5,484</i>	<i>143,496</i>

Source: 2019 household survey

6.53 Figure 6.5 presents the characteristics of BAME households derived from the household survey.

Figure 6.5 Characteristics of BAME households in Wigan



Asylum seeker and refugees

- 6.54 According to the latest Home Office data, there have been no refugees resettled to Wigan under the Vulnerable Persons Resettlement Scheme since 2014.
- 6.55 At the end of December 2019, Home Office data reports a total of 844 asylum seekers in receipt of Section 95 support. This is support for asylum seekers who have an asylum claim or appeal outstanding and failed asylum seekers who had children in their household when their appeal rights were exhausted, and includes those in receipt of:
- a) Dispersed accommodation - those in receipt of accommodation only, or both accommodation and subsistence (834 in Wigan).
 - b) Subsistence only - whereby the applicant receives cash to support themselves but who have found their own accommodation (10 in Wigan).

Gypsy and Traveller Households

- 6.56 The borough has a small Gypsy and Traveller population. The 2011 Census identified 151 residents and 45 households.
- 6.57 The MHCLG Traveller Caravan Count (January 2019) identified a total of 95 caravans in Wigan. One is identified as being on an unauthorised site (without planning permission), on land owned by Travellers and classed as 'tolerated'. 81.9% of the 94 caravans on authorised sites are private caravans with planning permission and the remainder are socially rented.
- 6.58 The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) has recorded an average of 56 Travelling Showpeople caravans each year between January 2014 and 2019 in Wigan. All have been private with permanent planning permission.
- 6.59 An updated Gypsy and Traveller Accommodation Assessment (GTAA) was produced for Greater Manchester in 2018. This identified 53 current plots in Wigan and a need for 26 additional plots between 2017/18 and 2035/36. The GTAA Update 2018 identified a shortfall of 204 plots over the period up to 2035/36 across Greater Manchester as a whole.

Other groups with particular housing requirements

- 6.60 This chapter concludes with a summary of the other household groups who have particular housing requirements in Wigan.

People who rent their homes

- 6.61 Chapter 4 presents a range of data on the characteristics of households who rent their homes – either privately or from a social housing provider.

Younger people

- 6.62 The needs of younger people are considered in the overall affordable need and market mix analysis. Of all existing households in need, 12.7% have a HRP aged under 35. Affordable housing needs analysis indicates a household formation rate of 1,762 each year and 55.1% require affordable housing. The breakdown by dwelling size for newly-forming households is: 13.9% one-bedroom, 52.5% two-bedroom, 29.5% three-bedroom, 4% four or more-bedroom.
- 6.63 The dwelling mix analysis provides an insight into the current range of dwellings occupied by younger people and their aspirations and expectations. This material is summarised in Table 6.17. The majority of younger households live in two and three-bedroom houses (79%), and although there is an aspiration towards four-bedroom dwellings households are realistically expecting to remain in a two or three-bedroom house.

Dwelling type / size	16-34 Age Group		
	Current stock profile (%)	Aspirations (%)	Expectations (%)
1-bedroom house	0.0	0.0	4.5
2-bedroom house	36.5	10.5	20.1
3-bedroom house	42.5	43.1	49.5
4 or more-bedroom house	6.3	35.5	17.0
1-bedroom flat	5.2	1.7	2.0
2-bedroom flat	8.1	4.6	3.1
3 or more-bedroom flat	0.0	0.0	0.0
1-bedroom bungalow	0.0	0.0	0.0
2-bedroom bungalow	1.4	0.0	0.0
3 or more-bedroom bungalow	0.0	3.0	1.8
1-bedroom other	0.0	0.0	0.0
2-bedroom other	0.0	0.0	0.0
3 or more-bedroom other	0.0	1.7	2.0
Total	100.0	100	100.0
Base	23,275	789	571

Source: 2019 household survey

First time buyers

- 6.64 Analysis in Chapter 4 provided detailed information on the incomes of different types of household which will include first time buyers. The household survey also provides evidence of the range of dwellings moved into by first-time buyers. This analysis provides background to the choices being made by this particular group of households. Most moved to two- and three-bedroom houses: 39.9% two-bedroom, 46.1% three-bedroom, with 9.1% moving to a four or more-bedroom house and 4.9% moving to a two-bedroom bungalow. 48.9% had a household income of at least £39,000 and 26.5% and income of between £23,400 up to £39,000.

Self-build and custom housebuilding

- 6.65 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function. The 2019 household survey found that of newly forming households, 2.6% would be interested in a self-build scheme
- 6.66 An anonymous version of the self and custom build register was supplied to us. It contained 14 entries. No entries had been received during the calendar year 2019. The register provided no supporting information from people on the register regarding their proposals or preferences. We therefore conclude that there is little interest, negligible demand and the council need not consider the issue of allocating land for serviced plots.
- 6.67 We examined the weekly planning lists to provide contextual information. The period covered was November 2019 to January 2020. A proportion of applications for single dwellings by private individuals can indicate the extent to which individual plots are available and are potentially being developed potentially by self or custom builders. There were 11 applications for single plots in this period.
- 6.68 Compared to other local authority registers and planning lists we have studied in the last 3-years, we would conclude that there is little evidence of demand for this method of housebuilding in the borough.

Student housing need

- 6.69 In the 2011 Census there were 14,199 students aged 16-74 in Wigan Borough. No student households were identified in the household survey.
- 6.70 There are no Higher Education providers based in Wigan Borough. Several universities are within a commutable radius such as the University of Bolton, the University of Salford, the University of Manchester and Edge Hill University.
- 6.71 Wigan and Leigh college is the only Further Education College in the towns of Wigan and Leigh. The college does offer Higher Education qualifications and states that its portfolio is expanding. The college has recently invested £1.4 million into their engineering facilities for example. The University of Central Lancashire awards qualification to students enrolled in vocational qualifications at the University Centre Wigan and Leigh College.
- 6.72 Based on available information, there is no strong evidence for the need for student accommodation in Wigan.

Conclusion

- 6.73 In accordance with PPG, the HNA has considered the future need for specialist accommodation, the need for residential care and considered the role of general

- housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.74 The number of households headed by someone aged 65 or over is expected to increase by 15,616 (+29.2%) by 2037. The majority of older people 65 and over (75.5%) want to continue to live in their current home with support when needed according to the household survey. However, the household survey also points to a need to deliver a range of smaller dwellings (particularly bungalows/level access accommodation) for older people in the general market and specialist older persons housing provision.
- 6.75 Across the borough, there are currently around 4,347 units of specialist older persons accommodation. This includes 2,021 units of residential care (C2) dwellings and 2,326 specialist older persons dwellings (C3). It is estimated that an additional 1,270 units of specialist older person (C3) and 1,104 units of residential care (C2) will be required by 2037. The SHMA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that *'any single development may contain a range of different types of specialist housing'*⁴³
- 6.76 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNA has provided evidence of the scale and range of dwellings needed.
- 6.77 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 6.78 Regarding **housing for people with disabilities**, the household survey (2019) indicates that 21.0% of all residents have an illness/disability. Around 9.3% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 1,256 dwellings needing major adaptation across all households to 2037.
- 6.79 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that a minimum of 1% of new dwellings are built to wheelchair accessible M4(3) standard and all remaining dwellings are built to M4(2) accessible and adaptable standard in line with the GM-wide policy.

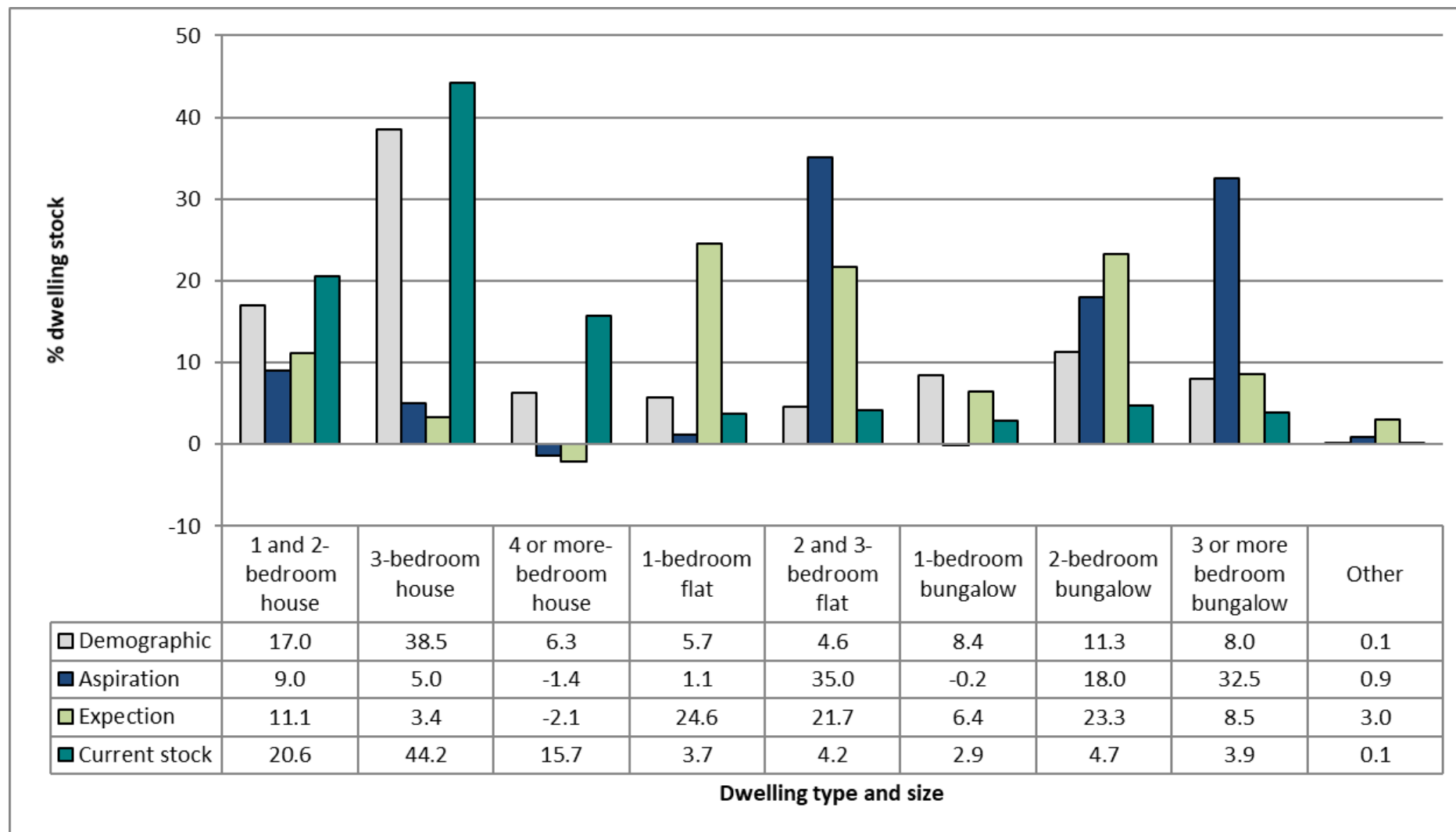
⁴³ PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

7. Overall dwelling type and mix

Introduction

- 7.1 Having considered the overall housing need, affordable need and the needs of particular groups, this chapter establishes an overall dwelling type, size and tenure mix for Wigan Borough. The detailed analysis underpinning this chapter is presented in Appendix D.
- 7.2 In summary, the analysis uses the following data sources:
- household projections;
 - dwelling stock information;
 - national estimates of the relationships between households and dwellings derived from the 2019 household survey; and
 - data from the affordable housing need calculation.
- 7.3 The analysis considers overall dwelling type and mix under three scenarios:
- A **baseline demographic** scenario which assumes the relationship between households and the dwellings they occupy remains the same over the plan period;
 - An **aspirations** scenario which looks at the aspirations of households by age group and household type; and
 - An **expectations** scenario which considers what households expect to move to by age group and household type.
- 7.4 The results of the scenarios are then compared with the current dwelling stock profile.
- 7.5 Figure 7.1 illustrates the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of bungalows of all sizes is identified. However, under the aspiration and expectation scenarios, there would also be a marked shift towards flats, which reflects the underlying demographic change which is expected to happen over the plan period.

Figure 7.1 Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios



Source: 2019 household survey

Summary of scenarios

7.6 Table 7.1 summarises the outcome of the dwelling type/mix scenario analysis. Taking into account what people aspire to and what they expect to, there is an increased emphasis on 2-bedroom flats and 2 or more bedroom-bungalows compared with houses.

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 -bedroom house	1.7	1.1	0.0	0.2
2-bedroom house	15.4	8.0	11.1	20.4
3-bedroom house	38.5	5.0	3.4	44.2
4 or more-bedroom house	6.3	-1.4	-2.1	15.7
1-bedroom flat	5.7	1.1	24.6	3.7
2-bedroom flat	4.6	34.8	21.8	4.1
3 or more-bedroom flat	0.1	0.3	-0.1	0.1
1-bedroom bungalow	8.4	-0.2	6.4	2.9
2-bedroom bungalow	11.3	18.0	23.3	4.7
3 or more-bedroom bungalow	8.0	32.5	8.5	3.9
1-bedroom other	0.0	-0.2	0.0	0
2-bedroom other	0.0	1.4	1.4	0
3 or more-bedroom other	0.1	-0.3	1.6	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	61.9	12.6	12.4	73.2
Flat	10.3	36.2	46.3	12.8
Bungalow	27.7	50.4	38.3	12.6
Other	0.1	0.9	3.0	1.4
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	15.8	1.8	31.1	6.8
2	31.2	62.2	57.5	29.2
3	46.6	37.4	13.5	48.3
4	6.3	-1.4	-2.1	15.7
Total	100.0	100.0	100.0	100.0

Note totals by age group may vary slightly due to rounding errors

Minus figures indicate there is sufficient supply of a particular property type/size under the scenario

Source: 2019 household survey

Overall dwelling mix by tenure

- 7.7 Table 7.2 summarises dwelling type/size mix based on the demographic scenario by the annual number of dwellings needed by tenure. This analysis assumes an annual target of 1,126 dwellings, an overall affordable housing target of around 15% and an intermediate housing target of 10%. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. Analysis is based on the broader measure of affordable need explored through the household survey. Table 8.3 presents dwelling type/size mix based on the aspiration scenario and Table 8.4 on the expectation scenario.

Dwelling type/size	Tenure			Total (count)	Total (%)
	Market (75%)	Affordable (15%)	Intermediate (10%)		
1 -bedroom house	14	3	2	19	1.7
2--bedroom house	130	26	17	173	15.4
3 -bedroom house	325	64	43	432	38.5
4 or more-bedroom house	53	11	7	71	6.3
1-bedroom flat	48	10	6	64	5.7
2-bedroom flat	39	8	5	52	4.6
3 or more-bedroom flat	1	0	0	1	0.1
1-bedroom bungalow	71	14	10	95	8.4
2-bedroom bungalow	95	19	13	127	11.3
3 or more-bedroom bungalow	68	14	9	91	8.0
1-bedroom other	-	-	-	-	0.0
2-bedroom other	-	-	-	-	0.0
3 or more-bedroom other	1	0	0	1	0.1
Total	845	169	112	1,126	100.0
Dwelling type	Market (75%)	Affordable (15%)	Intermediate (10%)	Total (count)	Total (%)
House	522	104	69	696	61.9
Flat	87	17	12	116	10.3
Bungalow	234	47	31	312	27.7
Other	1	0	0	1	0.1
Total	845	169	112	1,126	100.0
Number of bedrooms	Market (75%)	Affordable (15%)	Intermediate (10%)	Total (count)	Total (%)
1	133	27	18	178	15.8
2	264	53	35	352	31.2
3	394	79	52	525	46.6
4	53	11	7	71	6.3
Total	845	169	112	1,126	100.0

Dwelling type/size	Tenure			Total
	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	
1 -bedroom house	9	2	1	12
2--bedroom house	67	13	9	90
3 -bedroom house	42	8	6	56
4 or more-bedroom house	-12	-2	-2	-16
1-bedroom flat	10	2	1	13
2-bedroom flat	294	59	39	392
3 or more-bedroom flat	2	0	0	3
1-bedroom bungalow	-1	0	0	-2
2-bedroom bungalow	152	30	20	203
3 or more-bedroom bungalow	275	55	37	366
1-bedroom other	-2	0	0	-2
2-bedroom other	12	2	2	16
3 or more-bedroom other	-3	-1	0	-4
Total	845	169	113	1,126
Dwelling type	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	Total
House	106	21	14	142
Flat	305	61	41	407
Bungalow	426	85	57	567
Other	7	1	1	10
Total	845	169	113	1,126
Number of bedrooms	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	Total
1	16	3	2	21
2	525	105	70	700
3	316	63	42	421
4	-12	-2	-2	-16
Total	845	169	113	1,126

Note that negative numbers suggest there are sufficient numbers of particular types/sizes and these are balanced by type/size shortfalls of other dwelling types/sizes

Dwelling type/size	Tenure			Total
	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	
1 -bedroom house	0	0	0	0
2--bedroom house	93	19	12	125
3 -bedroom house	28	6	4	38
4 or more-bedroom house	-17	-3	-2	-23
1-bedroom flat	208	42	28	277
2-bedroom flat	184	37	25	245
3 or more-bedroom flat	-1	0	0	-1
1-bedroom bungalow	54	11	7	73
2-bedroom bungalow	197	39	26	262
3 or more-bedroom bungalow	72	14	10	96
1-bedroom other	0	0	0	0
2-bedroom other	12	2	2	16
3 or more-bedroom other	14	3	2	18
Total	845	169	113	1,126
Dwelling type	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	Total
House	105	21	14	140
Flat	391	78	52	521
Bungalow	323	65	43	431
Other	25	5	3	34
Total	845	169	113	1,126
Number of bedrooms	Market (75%)	Social/Affordable Rented (15%)	Intermediate (10%)	Total
1	263	53	35	350
2	485	97	65	647
3	114	23	15	152
4	-17	-3	-2	-23
Total	845	169	113	1,126

Note that negative numbers suggest there are sufficient numbers of particular types/sizes and these are balanced by type/size shortfalls of other dwelling types/sizes

Sub-area analysis

- 7.8 Modelling of future dwelling type and mix had been carried out at borough level. This is because official household projections are only available at this level. However, it is possible to review the extent to which current dwelling stock at the sub-area compared with the overall dwelling type and mix identified to be appropriate for borough. This helps to identify if there are particular shortfalls in type/size of dwelling at the sub-area level. Table 7.5 summarises the type/size profile of all dwellings in each sub-area. Table 7.6 then compares this with the baseline dwelling type/size requirements sets out in Table 7.1. Table 7.6 shows where there is sufficient supply (green) or not sufficient supply (red) of dwelling types and sizes compared with the baseline dwelling type/size requirements.

Table 7.5 Current dwelling type/size profile by sub-area

Dwelling type/size	Sub-area and current stock profile (%) (2019 VOA data)											Dwelling type/size required
	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	
1 and 2 bedroom house	19.3	20.4	16.6	20.8	22.9	12.8	12.9	17.1	20.4	23.2	19.4	17.1
3 bedroom house	47.2	49.9	45.3	48.5	51.6	50.0	40.9	50.3	49.3	53.1	49.1	38.5
4 or more bedroom house	10.6	9.1	13.8	9.8	7.1	19.0	22.7	14.4	8.2	5.0	10.9	6.3
1 bedroom flat	2.3	5.1	2.6	3.2	6.6	1.3	2.1	3.2	7.5	5.1	4.4	5.7
2 and 3 bedroom flat	2.9	8.3	3.5	3.5	5.5	1.6	3.9	3.4	6.3	5.8	4.7	4.7
1 bedroom bungalow	2.3	0.9	0.8	1.9	0.7	0.9	0.5	2.3	1.4	1.8	1.4	8.4
2 bedroom bungalow	5.6	3.7	8.6	5.5	3.2	5.4	6.3	5.6	3.0	3.4	4.7	11.3
3 or more bedroom bungalow	9.9	2.7	8.6	6.8	2.4	9.0	10.7	3.7	3.9	2.5	5.4	8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100
Dwelling type	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	Dwelling type required
House	77.1	79.4	75.8	79.1	81.6	81.9	76.5	81.8	77.9	81.3	79.4	61.9
Flat	5.2	13.4	6.1	6.7	12.0	2.9	6.0	6.6	13.8	10.9	9.2	10.3
Bungalow	17.7	7.2	18.1	14.2	6.3	15.2	17.4	11.6	8.3	7.7	11.5	27.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of bedrooms	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	Number of bedrooms required
1	4.7	6.0	3.7	5.2	7.4	2.2	2.6	5.6	8.9	7.4	5.9	15.8
2	27.6	31.8	28.6	29.7	31.4	19.8	23.0	25.8	29.6	31.6	28.5	31.2
3	55.5	52.8	52.7	54.3	53.8	58.0	50.4	53.7	52.8	55.7	53.9	46.6
4	12.3	9.4	15.0	10.8	7.5	20.1	24.0	14.9	8.7	5.3	11.6	6.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: VOA 2019, 2019 household survey

Table 7.6 Variance in dwelling type/size profile by sub-area with future dwelling type/size mix

Dwelling type/size	Sub-area and current stock profile (%) (2019 VOA data)											Dwelling type/size required
	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	
1 and 2 bedroom house	2.2	3.3	-0.5	3.7	5.8	-4.3	-4.2	0.0	3.3	6.1	2.3	17.1
3 bedroom house	8.7	11.4	6.8	10.0	13.1	11.5	2.4	11.8	10.8	14.6	10.6	38.5
4 or more bedroom house	4.3	2.8	7.5	3.5	0.8	12.7	16.4	8.1	1.9	-1.3	4.6	6.3
1 bedroom flat	-3.4	-0.6	-3.1	-2.5	0.9	-4.4	-3.6	-2.5	1.8	-0.6	-1.3	5.7
2 and 3 bedroom flat	-1.8	3.6	-1.2	-1.2	0.8	-3.1	-0.8	-1.3	1.6	1.1	0.0	4.7
1 bedroom bungalow	-6.1	-7.5	-7.6	-6.5	-7.7	-7.5	-7.9	-6.1	-7.0	-6.6	-7.0	8.4
2 bedroom bungalow	-5.7	-7.6	-2.7	-5.8	-8.1	-5.9	-5.0	-5.7	-8.3	-7.9	-6.6	11.3
3 or more bedroom bungalow	1.9	-5.3	0.6	-1.2	-5.6	1.0	2.7	-4.3	-4.1	-5.5	-2.6	8
Dwelling type	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	Dwelling type required
House	15.2	17.5	13.9	17.2	19.7	20.0	14.6	19.9	16.0	19.4	17.5	61.9
Flat	-5.1	3.1	-4.2	-3.6	1.7	-7.4	-4.3	-3.7	3.5	0.6	-1.1	10.3
Bungalow	-10.1	-20.6	-9.7	-13.6	-21.5	-12.6	-10.4	-16.2	-19.5	-20.1	-16.3	27.8
Number of bedrooms	Ashton in Makerfield and Bryn	Atherton	Goldborne and Lowton	Hindley, Abram, Platt Bridge and Bickershaw	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Tyldesley and Astley	Wigan North and Aspull	Wigan South	Total	Number of bedrooms required
1	-11.1	-9.8	-12.1	-10.6	-8.4	-13.6	-13.2	-10.2	-6.9	-8.4	-9.9	15.8
2	-3.6	0.6	-2.6	-1.5	0.2	-11.4	-8.2	-5.4	-1.6	0.4	-2.7	31.2
3	8.9	6.2	6.1	7.7	7.2	11.4	3.8	7.1	6.2	9.1	7.3	46.6
4	6.0	3.1	8.7	4.5	1.2	13.8	17.7	8.6	2.4	-1.0	5.3	6.3

Source: VOA 2019, 2019 household survey

- 7.9 The analysis in Table 7.6 shows that there are shortfalls of 1 and 2-bedroom bungalows across all sub-areas and 1-bedroom flats across most areas. There are specific shortfalls of 1 and 2-bedroom houses in four sub-areas. This analysis should help to provide more focus on what is needed in particular areas – it is not saying there should be no development of particular types/sizes of dwelling if there is a sufficient supply relative to future requirements, but rather it indicates where there needs to be an increased emphasis on delivery of particular types/sizes of dwelling to reflect the changing dwelling requirements over the plan period. It should also be appreciated that sub-areas play different roles in the overall housing market when considering dwelling mix at the sub-area level.

Conclusions

- 7.10 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Wigan Borough over the plan period.
- 7.11 Having established future household change and the implications this has for dwelling type, size and tenure mix, the council can make an informed strategic decision on the range and size of dwellings that will need to be built to meet need and aspiration over the plan period.

8. Conclusion: policy and strategic issues

- 8.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging Government policy and guidance.
- 8.2 The Wigan HNA 2020 will help the council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the HNA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across Wigan.
- 8.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Dwelling type, tenure and mix

- 8.4 The overall average annual housing need is assumed to be 1,126 over the plan period to 2037 based on the Draft Greater Manchester Spatial Framework. The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the council to deliver an appropriate range of dwelling stock for residents over the plan period. Analysis concludes there is an ongoing need for all types and sizes of dwelling with strongest need for 3-bedroom houses and a continued need for smaller 1- and 2-bedroom houses. There is also a need for bungalows/level access accommodation. When household aspirations and what people would expect are considered, there is a stronger emphasis on flats and bungalows (or level access accommodation).
- 8.5 Regarding affordable need, the HNA recommends that a 25% target is maintained but there is a shift in emphasis towards intermediate tenure, with a tenure split of 40% intermediate and 60% affordable/social rented. Across Wigan it is recommended that 17.9% of new affordable dwellings have one-bedroom, 46.3% two-bedrooms, 30.1% three-bedrooms, 4.6% four-bedrooms and 1.1% five or more-bedrooms.

Meeting the needs of older people and those with disabilities

- 8.6 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 4,347 units of specialist older person accommodation comprising 2,021 units of residential care (C2 use class) dwellings and 2,326 units of specialist older person dwellings (C3 use class) such as sheltered and extra care. Analysis of demographic change would suggest a need for an additional 1,104 additional units of residential (C2) units and 1,270 units of specialist (C3) units and to 2037. A key conclusion is that there needs to be a broader housing offer for older people

across Wigan Borough and the HNA has provided evidence of scale and range of dwellings needed.

- 8.7 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Wigan's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising.
- 8.8 Given the changing demographics of Wigan, it is wholly appropriate that the council has a policy of ensuring new dwellings meet optional accessibility standards. Subject to economic viability, it is recommended that 6% of new dwellings are built to M4(3) wheelchair accessible standard and a minimum of 21% of remaining dwellings are built to M4(2) standard. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

List of Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Affordable housing need
- Technical Appendix D: Dwelling type and mix analysis
- Technical Appendix E: Stakeholder consultation responses and agent review
- Technical Appendix F: Affordable housing definitions

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Needs Assessment for the Wigan Borough which included:
- A survey of households across Wigan. 17,333 households in the borough were selected using structured random sampling to complete a questionnaire between November and December 2019. 2,095 valid questionnaires were returned and used in data analysis. This represents a 12.1% response rate overall resulting in a borough-level sample error of +/-2.1%;
 - An online survey of key stakeholders including representatives from the council and neighbouring council's district and county councils, councillors, housing associations, house builders, voluntary groups and some independent representatives;
 - Interviews with estate and letting agents operating within the borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

Baseline dwelling stock information and Household Survey sample errors

- A.2 Table A.1 summarises total dwelling stock, the achieved responses and sample errors by survey area.

Sub-area	HOUSEHOLDS FROM 2019 Address data	SAMPLE SIZE Achieved	SAMPLING ERROR	
			±	Result
Hindley, Abram, Platt Bridge and Bickershaw	17,305	204	±	6.8%
Ashton-in-Makerfield and Bryn	10,033	192	±	7.0%
Wigan North and Aspull	23,507	222	±	6.5%
Tyldesley and Astley	11,665	240	±	6.3%
Atherton	12,243	182	±	7.2%
Wigan South	17,666	184	±	7.2%
Golborne and Lowton	19,243	191	±	7.1%
Leigh	9,973	218	±	6.6%
Orrell, Billinge and Winstanley	10,836	235	±	6.3%
Shevington and Standish	10,957	227	±	6.4%
Total Households	143,429	2,095	±	2.1%

Source: Council Tax Data 2019

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

- A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:
- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
 - **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
 - **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.
- A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A.1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this Strategic Housing Market Assessment.

Introduction

- B.2 Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.
- B.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- B.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:
- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;

- new rights and powers for communities and individuals;
 - reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the ‘Duty to Cooperate’, neighbourhood planning, Community ‘Right to Build’, reforming the community infrastructure levy and reforming the Local Plan process; and
 - reform to ensure that decisions about housing are taken locally.
- B.7 In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.
- B.8 The **National Housing Strategy for England, *Laying the Foundations: A Housing Strategy for England***, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a ‘FirstBuy’ 20% equity loan scheme for first-time buyers.
- B.9 The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *‘changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged’*. The private rented sector is considered to play *‘an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs’*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.
- B.10 The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people’s housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of ‘Universal Credit’ to replace other means-tested working age benefits and tax credits.
- B.11 The original **National Planning Policy Framework (NPPF)** was published in March 2012. It sets out the Government’s planning policies for England and how these are expected to be applied. The NPPF formed a key part of the Coalition Government’s planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The

document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

- B.12 The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high-quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing.
- B.13 **National Planning Practice Guidance** (NPPG) on a range of specific topics has been made available through an online system since March 2014. PPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.

2015-2016 (Conservative Government under David Cameron)

- B.14 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.15 Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', ***Fixing the foundations: Creating a more prosperous nation*** (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This set out a number of proposals in order to increase the rate of housebuilding and enable more people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.
- B.16 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:

- Plans to extend the ‘Local Housing Allowance’ to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
- A new ‘Help to Buy Shared Ownership’ scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
- ‘London Help to Buy’ – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
- 200,000 ‘Starter Homes’ to be built over the following five years;
- From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
- Right to Buy extension to housing association tenants;
- £400 million for housing associations and the private sector to build more than 8,000 new ‘specialist’ homes for older people and people with disabilities;
- Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
- A commitment to extra funding for targeted homelessness intervention.

B.17 In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:

- broadening the definition of affordable housing, to expand the range of low-cost housing opportunities for those aspiring to own their new home;
- increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
- supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
- supporting the delivery of Starter Homes.

B.18 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government’s devolution plans for England, facilitating its vision of a ‘Northern Powerhouse’.
- The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March

2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.

- The Housing and Planning Act 2016 sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.19 The **Budget 2016 (March 2016)** continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.
- B.20 A **Technical consultation on Starter Homes regulations** (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

Post EU-Referendum (Theresa May Administration)

- B.21 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:
- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;
 - £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
 - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
 - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
 - £1.7 billion to pilot 'accelerated construction' on public sector land;

- Letting agents in the private rented sector to be banned from charging fees; and
 - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.22 The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.23 Many of the ‘flagship’ housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.24 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
 - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.
 - Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.

- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.
- B.25 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.
- B.26 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:
- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where Authorities have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as ‘material considerations’ in the determination of planning applications.
 - The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56-day period before a homeless decision can be made). The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.
- B.27 Following the snap General Election in June 2017, Theresa May’s Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.28 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government’s proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over

whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposed that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.

B.29 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:

- A commitment to be providing 300,000 new homes per year by the mid-2020s;
- A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
- £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
- £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
- £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
- Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
- New Housing First pilots announced for West Midlands, Manchester and Liverpool;
- Power to councils to charge 100% Council Tax premium on empty properties;
- Five new garden towns; and
- A review to look at land banking, including considering compulsory purchase powers.

B.30 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

B.31 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with bids of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1st February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and

Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18th February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.

- B.32 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.
- B.33 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.
- B.34 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.
- B.35 The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.
- B.36 **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in November 2018.

- B.37 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- B.38 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
 - Affordable Housing
 - Housing Infrastructure Fund;
 - Small Sites infrastructure Fund
 - Land Assembly Fund
- B.39 Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.

Technical Appendix C: Housing need calculations

Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Wigan using the framework for analysis established in the PPG 2019.
- C.2 All households whose needs are not met by the market can be considered (to be) in affordable housing need⁴⁴. PPG 2019 then considers how affordable housing need should be calculated:
- 'Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).'*⁴⁵
- C.3 The 2019 household survey together with council data provide an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the borough and sub-area level. In summary, the model reviews in a stepwise process:
- Stage 1: Current housing need (gross backlog)
 - Stage 2: Newly arising need
 - Stage 3: Likely future affordable housing supply
 - Stage 4: Total and annual need for affordable housing
- C.5 Table C.1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C.2 provides analysis at sub-area level.

⁴⁴ PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

⁴⁵ PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

Table C.1 Affordable housing need calculation for Wigan			
Step	Stage and Step description	Calculation	Total
		Total households =	143,429
Stage 1: CURRENT NEED			
1.1	Total existing households in need	Total	10,496
1.2	% in need who cannot afford open market (buying or renting)		45.6
1.3	Total in need and cannot afford open market cannot open market (buying or renting)		4,788
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	Based on a blend rate	1,762
2.2	% of new households requiring affordable housing	% based on actual affordability of households forming	55.1
	Number of new households requiring affordable housing	Number cannot afford	970
2.3	Existing households falling into need	Annual requirement	175
2.4	TOTAL newly arising housing need (gross each year)	2.2 + 2.3	1,145
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	Based on 1.1	2,210
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Annual average	274
3.4	Units to be taken out of management		0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	2,484
3.6	Annual supply of social re-lets (net)	Annual supply (3-year average)	1,268
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual supply (3-year average)	0
3.8	Annual supply of affordable housing	3.6+3.7	1,268
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.3-3.5	2,304
4.2	Quota to reduce over plan period	Annual reduction	20%
4.3	Annual backlog reduction	Annual requirement	461
4.4	Newly arising need	2.4	1,145
4.5	Total annual affordable need (gross need)	4.3+4.4	1,606
4.6	Annual affordable capacity	3.8	1,268
4.7	NET ANNUAL SHORTFALL	NET (4.5-4.6)	338

Source: 2019 Household survey, RP Core Lettings and Sales data

Table C.2 Affordable housing need calculation for Wigan by sub-area

Step	Stage and Step description	Neighbourhood Areas	Hindley, Abram, Platt Bridge and Bickershaw	Ashton in Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	WIGAN TOTAL
	Stage 1: CURRENT NEED												
1.1	Total in need		1,247	701	1,763	584	949	1,655	1,679	728	420	770	10,496
1.2	% in need who cannot afford open market (buying or renting)		61.3	44.6	54.6	52.2	68.9	24.6	53.7	22.7	44.0	16.9	45.6
1.3	TOTAL in need and cannot afford open market (buying or renting)	Total	764	313	963	305	654	407	901	166	185	130	4,788
	Stage 2: FUTURE NEED												
2.1	New household formation (Gross per year)	Based on blended rate	269	149	301	144	123	174	243	110	126	124	1,762
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	31.3	73.8	49.5	71.5	26.2	68.0	58.9	39.5	73.9	75.9	55.1
		Number cannot afford	84	110	149	103	32	118	143	43	93	94	970
2.3	Existing households falling into need	Annual requirement	0	24	54	0	48	14	28	0	5	3	175
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	84	134	203	103	80	132	171	43	98	96	1,145
	Stage 3: AFFORDABLE HOUSING SUPPLY												
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	502	144	260	251	249	469	214	44	46	31	2,210
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	Annual	35	11	47	16	32	16	29	62	6	20	274
3.4	Units to be taken out of management	Annual	0	0	0	0	0	0	0	0	0	0	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	537	155	307	267	281	485	243	106	52	51	2,484
3.6	Annual supply of social re-lets (net)	Annual Supply (3 year average)	179	63	260	79	173	246	44	165	25	34	1,268
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3 year average)	0	0	0	0	0	0	0	0	0	0	0
3.8	Annual supply of affordable housing	3.6+3.7	179	63	260	79	173	246	44	165	25	34	1,268
	Stage 4: ESTIMATE OF ANNUAL HOUSING NEED												
4.1	Total backlog need	1.3-3.5	227	158	656	38	373	-78	658	60	133	79	2,304
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	45	32	131	8	75	-16	132	12	27	16	461
4.4	Newly-arising need	2.4	84	134	203	103	80	132	171	43	98	96	1,145
4.5	Total annual affordable need	4.3+4.4	130	165	334	111	155	117	303	55	125	112	1,606
4.6	Annual affordable capacity	3.8	179	63	260	79	173	246	44	165	25	34	1,268
4.7	Net annual imbalance	4.5-4.6 NET	-49	102	74	32	-18	-129	259	-110	100	78	338

Source: 2019 household survey, RP Core Lettings and Sales data

Stage 1: Current households in affordable housing need

- C.6 PPG 2019⁴⁶ states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.7 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.
- C.8 Using evidence from the 2019 household survey, a total of 10,496 households are identified to be in housing need representing 7.3% of all households across Wigan.

Homeless households and households in temporary accommodation

- C.9 Table C.3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 208 households have been accepted as homeless over the period 2010/11 to 2017/18.

Year	Decisions made	Accepted as homeless
2010/11	566	223
2011/12	605	271
2012/13	614	219
2013/14	539	183
2014/15	392	175
2015/16	440	197
2016/17	377	179
2017/18	335	213
Total	3,868	1,660
Annual Average	484	208

Source: MHCLG Homelessness Statistics

- C.10 The 2019 household survey identifies a total of **1,180** households who are either homeless or living in temporary accommodation.

⁴⁶ Paragraph: 020 Reference ID: 2a-021-20190220

Overcrowding and concealed households

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 The 2019 household survey identifies a total of **3,889** households living in overcrowded conditions (2.7% of all households).

Existing affordable tenants in need

- C.13 The 2019 household survey identified a total of **2,210** affordable tenants in housing need.

Households in other tenures in need

- C.14 The 2019 household survey identified a total of **6,026** other households in need.

Summary of existing households in need

- C.15 Table C.4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final figure of 10,496 is established. Note that the components of need do not sum to 10,496 because a household may have more than one need.

Reason for need	Total in need
Homeless household / in temporary accommodation	1,180
Overcrowded/concealed	3,889
Existing affordable tenants in need	2,210
Other tenures in need	6,026
All households in need	10,496

Source: 2019 household survey

- C.16 The total of 10,496 households who are in housing need represents 7.3% of all households (arc⁴ would expect between 5 and 10% of households in need based on our other studies).
- C.17 Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at settlement level (Table C.5). This analysis

has been based on lower quartile prices for 2018 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2018.

- C.18 This analysis demonstrates that across the metropolitan borough 45.6% of existing households in need could not afford open market prices or rents (4,788 households).

Sub-Area	Lower quartile price (£)	Lower quartile private rent (£ each month)
Hindley, Abram, Platt Bridge and Bickershaw	79,000	425
Ashton-in-Makerfield and Bryn	98,000	451
Wigan North and Aspull	85,000	425
Tyldesley and Astley	115,000	451
Atherton	87,500	477
Wigan South	78,500	451
Golborne and Lowton	72,000	425
Leigh	131,500	550
Orrell, Billinge and Winstanley	136,000	494
Shevington and Standish	116,000	477
WIGAN TOTAL	90,000	451

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018

Stage 2: Newly arising affordable need

- C.19 The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: *‘Projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.’*⁴⁷

New household formation (gross per year)

- C.20 An overall view on household formation can be derived from national estimates and household survey data. The national household formation rate reported in the English Housing Survey is currently 1.48% based on the latest three-year average national rate reported in the English Housing Survey over the period 2015/16 to 2017/18. Applying this to the borough population results in a gross formation rate of **2,123**.
- C.21 The household survey indicated that an average of **1,210** households have actually formed in the past 5 years but **1,954** expect to form in the next five years.

⁴⁷ Paragraph: 021 Reference ID: 2a-021-20190220

- C.22 The overall average of these three figures results in an annual formation rate of **1,762** which is used in the analysis.
- C.23 Household survey income data was analysed to identify the proportion of newly forming households who could afford lower quartile house prices and/or rents. Overall 55.1% could not afford open market prices or rents (**970** each year).

Existing households expected to fall into need

- C.24 The household survey identified an annual need of **175** households who are likely to fall into need. This is based on the number of households who moved into social renting because they fell into need based on survey evidence.

Total newly arising housing need (gross per year)

- C.25 Total newly arising need is calculated to be **1,145** households each year across the metropolitan borough.

Stage 3: Affordable housing supply

- C.26 The 2019 PPG states how the current stock of affordable housing supply should be calculated:
- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*
 - *suitable surplus stock (vacant properties); and*
 - *the committed supply of new net affordable homes at the point of the assessment (number and size).⁴⁸*
- C.27 Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

Step 3.1 Affordable dwellings occupied by households in need

- C.28 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need.
- C.29 A total of **2,210** households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

⁴⁸ Paragraph: 022 Reference ID: 2a-022-20190220

Step 3.2 Surplus stock

- C.30 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the metropolitan borough.

Step 3.3 Committed supply of new affordable units

- C.31 Using council data as an indication for future supply, it is assumed there is a committed supply of **274** affordable dwellings. This is based on 25% of the total residential supply being affordable.

Step 3.4 Total affordable housing stock available

- C.32 It is assumed that there are **2,210** social (affordable) dwellings available arising from households currently living in affordable housing and assuming they will move to address their housing need in the future and an annual average of **274** affordable new build units. This results in a total of **2,484** units of housing stock available.

Step 3.5 Annual supply of social re-lets

- C.33 Over the three period 2015/16 to 2017/18 there were a total of 3,804 lettings made across the metropolitan borough, with an annual average of **1,268** affordable dwellings let.

Step 3.6 Annual supply of intermediate re-lets/sales

- C.34 There was no data recorded for intermediate tenure lettings across the metropolitan borough.

Summary of Stage 3

- C.35 Overall, the model assumes a stock of **2,484** affordable dwellings coming available from either existing household's moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of **1,268** dwellings.

Stage 4: Estimate of total annual need for affordable housing

Overview

- C.36 Analysis has carefully considered how housing need is arising within the metropolitan borough by identifying existing households in need (and who cannot afford market solutions), newly forming households in need and existing households likely to fall into need in line with PPG.

- C.37 This has been reconciled with the overall supply of affordable dwellings. Based on the affordable needs framework model, analysis suggests that **there is an overall annual net imbalance of 338 dwellings each year**.
- C.38 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- C.39 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.3 minus total affordable housing stock available (Step 3.5). The total backlog need is **2,304**.

Steps 4.2 to 4.6

- C.40 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% (this was the standard modelling assumption in former CLG guidance). This also reflects the urgency for which households in need ought to be provided with alternative and more appropriate accommodation.
- C.41 Step 4.3 is the annual backlog reduction based on Step 4.2 (**461** each year).
- C.42 Step 4.4 is a summary of newly arising need from both newly forming households and existing households falling into need (**1,145** each year).
- C.43 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (**1,606** each year) (*this is also the gross need*).
- C.44 Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.7 (**1,268** each year).

Total gross and net imbalance

- C.45 The overall gross imbalance across Wigan is **1,606** affordable dwellings each year. After taking into account supply of affordable accommodation and committed supply of new build, the net imbalance is **338** each year. This justifies a continued need for a robust affordable housing policy.

Relationship between current housing stock and current and future needs

- C.46 The 2019 PPG states that '*Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current and future needs*'⁴⁹. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.

⁴⁹ 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

- C.47 Table C.6 breaks down the overall gross need for **1,606** affordable dwellings by size (number of bedrooms) each year. Table C.7 calculates the need as a percentage and summarises the gross and net shortfalls by sub-area. This takes into account existing and newly forming household future requirements by sub-area, and those who cannot afford to buy on the open market.

Number of bedrooms	Sub-area										Wigan MBC Total
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton- in- Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
One	13	25	96	4	29	23	76	2	6	8	279
Two	72	74	149	35	93	19	135	10	103	29	720
Three	39	63	89	72	30	45	59	43	11	51	503
Four	6	3	0	0	3	29	8	0	5	24	79
Five or more	0	0	0	0	0	0	24	0	0	0	24
Total	130	165	334	111	155	117	303	55	125	112	1,606

Source: 2019 household survey; table may have minor rounding error

Number of bedrooms	Sub-area										Wigan MBC Total
	Hindley, Abram, Platt Bridge and Bickershaw	Ashton- in - Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	
One	9.7	15.1	28.7	3.5	18.5	19.7	25.0	2.8	4.6	7.1	17.9
Two	55.7	44.8	44.6	31.4	60.3	16.5	44.7	18.7	82.4	26.0	46.3
Three	30.2	38.1	26.7	65.1	19.5	38.5	19.6	78.5	8.7	45.5	30.1
Four	4.4	2.0	0.0	0.0	1.8	25.1	2.7	0.0	4.3	21.4	4.6
Five or more	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross Need	130	165	334	111	155	117	303	55	125	112	1,606
Net Need	-49	102	74	32	-18	-129	259	-110	100	78	338

Source: 2019 household survey table may have minor rounding errors

- C.48 Table C.8 compares the current supply of affordable housing with the gross imbalance and indicates that there is a particular shortfall of 2-bedroom affordable dwelling and a small number of larger affordable dwellings.
- C.49 Note that the housing register reports a higher need for one bedroom dwellings (59.7%), with two-bedroom 25.7%, three-bedroom 9.3 and four or more bedroom 5.3%. The housing register focuses on those who are actively applying for affordable housing and this is often skewed towards need for smaller dwellings. The household survey provides a broader measure of housing need based on the total population

Number of bedrooms	Current Supply				Annual gross need %	Variance
	Housing Association 2018	Council 2018/19	Grand Total	%		
1-bedroom	1,794	5,498	7,292	28.9	17.9	11.0
2-bedroom	1,105	6,805	7,910	31.3	46.3	-15.0
3-bedroom	567	9,186	9,753	38.6	30.1	8.5
4-bedroom	36	239	275	1.1	4.6	-3.5
5-bedroom	4	8	12	0.0	1.1	-1.1
Total	3,506	21,736	25,242	100.0		

Source (current supply): Housing Association Regulator of Social Housing Statistical Data Return 2018

Dwelling type and size

- C.50 Table C.9 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 64.3% houses, 27.5% flats, 7.6% bungalows and 0.6% other. This analysis also feeds into the overall market mix analysis of the HNA.

Dwelling type/size	Hindley, Abram, Platt Bridge and Bickershaw	Ashton-in-Makerfield and Bryn	Wigan North and Aspull	Tyldesley and Astley	Atherton	Wigan South	Golborne and Lowton	Leigh	Orrell, Billinge and Winstanley	Shevington and Standish	Wigan Total
1- bedroom house	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
2-bedroom house	37.1	31.3	0.0	29.4	51.8	20.3	25.3	0.0	44.7	28.0	26.1
3-bedroom house	36.4	33.3	27.0	67.2	18.1	39.3	24.8	78.3	7.5	42.9	31.4
4 or more-bedroom house	0.0	0.0	0.0	0.0	0.0	23.7	8.7	0.0	7.5	21.5	5.8
1 bedroom flat	0.0	0.0	30.9	0.0	10.6	22.8	21.9	0.0	3.2	1.4	12.4
2/3 bedroom flat	11.3	15.8	33.6	0.0	19.4	-4.1	10.4	3.2	37.0	0.0	15.1
1- or 2-bedroom bungalow	8.5	7.4	8.6	3.4	0.0	-2.0	8.7	18.5	0.0	1.4	7.4
3 or more-bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7	0.2
Other	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey

Tenure split

- C.51 In order to consider an appropriate affordable housing tenure split, the analysis considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- C.52 The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- C.53 Table C.10 sets out the tenure split based on the tenure preferences of existing and newly forming households. Whilst some sub-areas show more of an imbalance in tenures, the average in Wigan overall is 56.4% affordable and 43.6% intermediate. Therefore, an appropriate tenure split for Wigan would be 60% social/affordable rented and 40% intermediate tenure. These findings are also in line with the suggested tenure split in Policy GM-H 2 *Affordability of New Housing* in the Greater Manchester Spatial Framework revised draft - January 2019.

Settlement	Tenure (%)		
	Affordable/social rented	Intermediate tenure	Total
Hindley, Abram, Platt Bridge and Bickershaw	20.2	79.8	100.0
Ashton- in-Makerfield and Bryn	39.7	60.3	100.0
Wigan North and Aspull	87.9	12.1	100.0
Tyldesley and Astley	4.3	95.7	100.0
Atherton	61.4	38.6	100.0
Wigan South	55.3	44.7	100.0
Golborne and Lowton	52.3	47.7	100.0
Leigh	21.5	78.5	100.0
Orrell, Billinge and Winstanley	47.1	52.9	100.0
Shevington and Standish	82.8	17.2	100.0
WIGAN TOTAL	56.4	43.6	100.0

Source: 2019 household survey

C.54 Further tests of affordability (Tables C.11 and C.12) confirms a range of affordable and intermediate tenure options are affordable to both existing and newly forming households.

Table C.11 Intermediate tenure options			
Intermediate product	Wigan MBC price*	% existing households can afford	% newly forming households can afford
Discounted home ownership	£86,450	40.8	36.5
Help to buy	£92,625	36.8	29.5
50% Shared ownership	£58,500	33.4	27.2
25% Shared ownership	£30,875	42.6	39.5

Source: 2019 household survey – *prices based on mortgage required/rent payments minus 10% deposit

Table C.12 Affordable tenure options			
Affordable Product	Income Required	% existing households can afford	% newly forming households can afford
Social rent	£16,608	67.5	66.3
Affordable rent	£18,970	63.5	58.1

Source: 2019 household survey

Technical Appendix D: Dwelling mix and modelling

Introduction

- D.1 This technical appendix describes the method used by arc⁴ to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2019 household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2014-based data, and how this is expected to change over the local plan period 2029 to 2037.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Dwelling stock

- D.5 The latest Valuation Office Agency (VOA) data provides a summary of dwelling type (house, flat, bungalow) and size (number of bedrooms) as at September 2019.

Relationship between households and dwellings

- D.6 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2019 household survey.
- D.7 The data available is summarised in Table D.1 For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.8 The 2019 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.

- D.9 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - household aspirations by HRP/household type (aspirations); and
 - what households would expect by HRP/household type (expect).

Table D.1 Age groups, household type and dwelling types used			
Age group of Household Reference Person	Household type	Dwelling type	Dwelling size
15 to 24	One-person household	1-bedroom house	1-bedroom
25 to 34	Couple only household	2-bedroom house	2-bedrooms
35 to 44	Household with 1 or 2-child(ren)	3-bedroom house	3-bedrooms
45 to 59	Households with 3-children	4 or more-bedroom house	4 or more-bedrooms
60 to 84	Other multi-person household	1-bedroom flat	All
85+	All	2-bedroom flat	
All		3 or more-bedroom flat	
		1 or 2-bedroom bungalow	
		3 or more-bedroom bungalow	
		All	

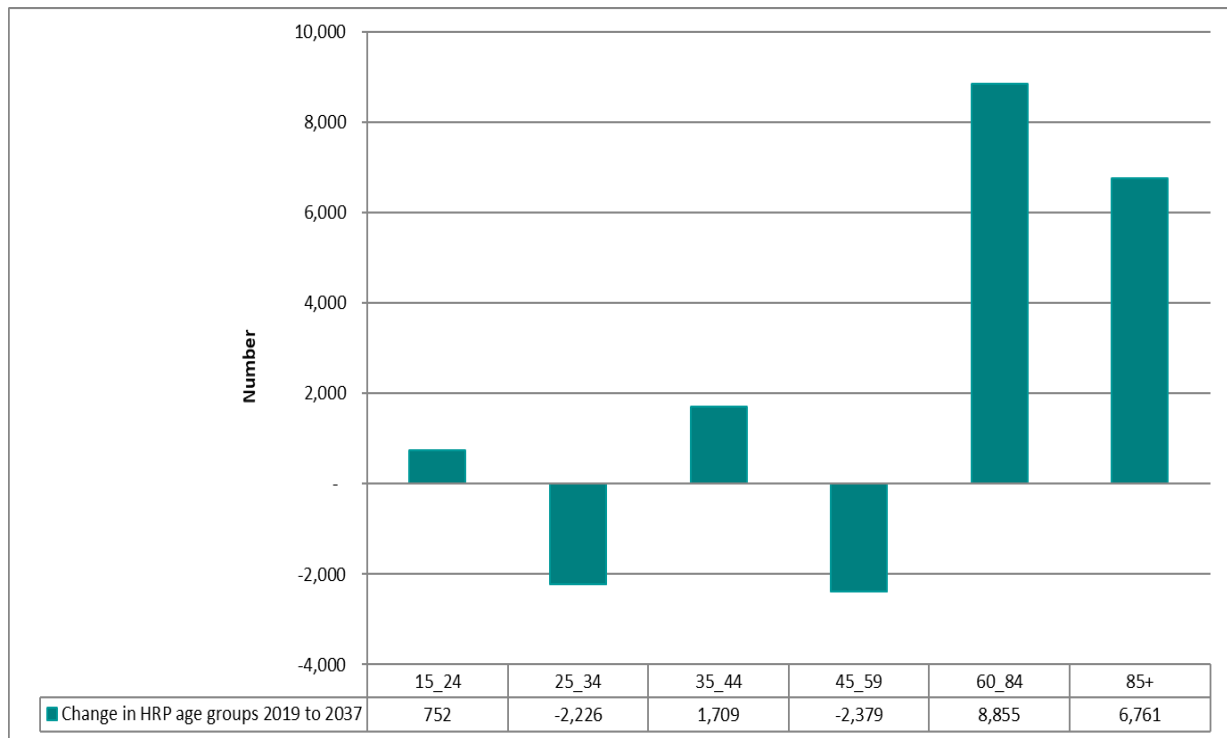
Source: Household survey 2019

Applying the data at borough level

- D.10 Applying the data at borough level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.11 This is further explained by a worked hypothetical example.
- In 2019, 66.6% of couples (2,318) with an HRP aged 25-34 lived in a two-bedroom house and there was a total of 3,478 households in this age and HRP cohort. By 2037, the number of households in this cohort is expected to increase slightly to 3,539 and assuming that 66.6% live in a two-bedroom house, there will be 2,357 living in two-bedroom houses. There will be a net increase in need by 39 from this particular cohort for two-bedroom houses;
 - In contrast, the number of couples aged 60-84 is expected to increase from 13,238 in 2019 to 18,467 in 2037. In 2019, 14.7% (1,927) lived in two-bedroom houses and this would increase to 2,715 in 2037. There would be a net increase in need of 788 from this particular cohort for two-bedroom dwellings.

D.12 Tables D.2A and D.2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 13,472 over the plan period 2019-2037 using 2014-based MHCLG household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 25-34 and 45-59. Figure D.1 illustrates how the number of households by HRP age is expected to change over the plan period.

Figure D.1 Change in HRP age groups 2019-2037



Source: 2014-based MHCLG household projections

Table D.2A Change in number of households by age group 2019-2037				
Age group	Household (HH) Type	Year		Change in households 2019-2037
		2019	2037	
15-24	One person	920	858	-62
	Couple only	656	628	-28
	Household with 1 or 2-children	2,405	3,219	814
	Household with 3-children	121	161	40
	Other multi-person household	274	262	-12
	Total	4,376	5,128	752
25-34	One person	4,338	4,195	-143
	Couple only	3,565	2,993	-572
	Household with 1 or 2-children	8,289	6,549	-1,740
	Household with 3-children	1,839	1,848	9
	Other multi-person household	868	1,088	220
	Total	18,899	16,673	-2,226
35-44	One person	5,370	7,380	2,010
	Couple only	2,220	2,348	128
	Household with 1 or 2-children	12,389	12,537	148
	Household with 3-children	2,040	1,516	-524
	Other multi-person household	1,189	1,136	-53
	Total	23,208	24,917	1,709
45-59	One person	11,774	13,058	1,284
	Couple only	8,211	4,747	-3,464
	Household with 1 or 2-children	12,881	14,323	1,442
	Household with 3-children	1,075	1,231	156
	Other multi-person household	10,331	8,534	-1,797
	Total	44,272	41,893	-2,379
60-84	One person	17,769	17,648	-121
	Couple only	22,437	29,347	6,910
	Household with 1 or 2-children	1,008	1,720	712
	Household with 3-children	48	79	31
	Other multi-person household	7,296	8,619	1,323
	Total	48,558	57,413	8,855
85+	One person	3,302	6,775	3,473
	Couple only	838	2,308	1,470
	Household with 1 or 2-children	76	353	277
	Household with 3-children	0	0	0
	Other multi-person household	753	2,294	1,541
	Total	4,969	11,730	6,761

Continued overleaf/...

Table D.2B Change in number of households 2019-2037				
Age group	Household Type	Year		Change in households 2019-2037
		2019	2037	
ALL	One person	43,471	49,913	6,442
	Couple only	37,927	42,371	4,444
	Household with 1 or 2-children	37,049	38,703	1,654
	Household with 3-children	5,122	4,836	-286
	Other multi-person household	20,709	21,931	1,222
	Total	144,279	157,753	13,474

Source: MHCLG 2014-based household projections (subject to rounding)

D.13 Table D.3 summarises the change in the number of households by age group.

Table D.3 Change in number of households by age group 2019-2037							
Year and Household Type	Household Reference Person Age Group						
	15_24	25_34	35_44	45_59	60_84	85+	Total
2019							
One person	920	4,338	5,370	11,774	17,769	3,302	43,473
Couple only	656	3,565	2,220	8,211	22,437	838	37,927
Household with 1 or 2-child(ren)	2,405	8,289	12,389	12,881	1,008	76	37,048
Household with 3-children	121	1,839	2,040	1,075	48	-	5,123
Other multi-person household	274	868	1,189	10,331	7,296	753	20,711
Total	4,376	18,899	23,208	44,272	48,558	4,969	144,282
2037							
One person	858	4,195	7,380	13,058	17,648	6,775	49,914
Couple only	628	2,993	2,348	4,747	29,347	2,308	42,371
Household with 1 or 2-child(ren)	3,219	6,549	12,537	14,323	1,720	353	38,701
Household with 3-children	161	1,848	1,516	1,231	79	-	4,835
Other multi-person household	262	1,088	1,136	8,534	8,619	2,294	21,933
Total	5,128	16,673	24,917	41,893	57,413	11,730	157,754
Change 2019-37							
One person	-62	-143	2,010	1,284	-121	3,473	6,441
Couple only	-28	-572	128	-3,464	6,910	1,470	4,444
Household with 1 or 2-child(ren)	814	-1,740	148	1,442	712	277	1,653
Household with 3-children	40	9	-524	156	31	-	-288
Other multi-person household	-12	220	-53	-1,797	1,323	1,541	1,222
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472

Source: MHCLG 2014-based household projections (subject to rounding)

D.14 Table D.4 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2019-2037. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. The majority of need will be for 3-bedroom dwellings (46.6%) followed by 2-bedroom (31.2%), 1-bedroom (15.8%) and 4 or more-bedrooms (6.3%). Regarding dwelling type, analysis suggests a broad split of 61.9% houses, 27.7% bungalows (or level-access accommodation), 10.3% flats, and 0.1% other property types (for instance older persons specialist accommodation).

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	-7	0	230	223	1.7
2-bedroom house	353	-759	321	-466	1,488	1,136	2,073	15.4
3-bedroom house	295	-964	832	-1,087	3,808	2,299	5,182	38.5
4 or more-bedroom house	0	-174	314	-490	1,204	0	855	6.3
1-bedroom flat	29	-122	39	-109	248	683	767	5.7
2-bedroom flat	75	-169	39	-67	434	304	617	4.6
3 or more-bedroom flat	0	0	9	0	0	0	9	0.1
1-bedroom bungalow	0	0	10	-38	469	696	1,138	8.4
2-bedroom bungalow	0	-38	108	-43	611	879	1,517	11.3
3 or more-bedroom bungalow	0	0	36	-71	584	534	1,083	8.0
1-bedroom other	0	0	0	0	0	0	0	0.0
2-bedroom other	0	0	0	0	0	0	0	0.0
3 or more-bedroom other	0	0	0	0	9	0	9	0.1
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100.0
Number of Bedrooms	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	29	-122	50	-155	717	1,609	2,127	15.8
2	429	-966	468	-576	2,533	2,319	4,207	31.2
3	295	-964	877	-1,159	4,401	2,833	6,283	46.6
4 or more	0	-174	314	-490	1,204	0	855	6.3
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

Aspiration scenario

D.15 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.5. Analysis indicates that the highest level of need is for 2-bedroom dwellings (62.2%) and 3-bedroom dwellings (37.5%), followed by 1-bedroom (1.8%). There is a negative need for four or more-bedroom dwellings in this scenario (-1.4%). Regarding dwelling

type, analysis suggests a marked shift away from houses and towards bungalow/level access accommodation and flats, with broad split of 12.6% houses, 50.4% bungalows (or level-access accommodation), 36.2% flats and 0.9% for other property types (for instance older persons specialist accommodation).

Table D.5 Impact of Change in households by age group on dwellings occupied: aspirations

Dwelling type/size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	0	142	0	142	1.1
2-bedroom house	0	-287	178	-390	1,576	0	1,077	8.0
3-bedroom house	580	-784	668	-804	1,009	0	670	5.0
4 or more-bedroom house	93	-908	836	-250	35	0	-194	-1.4
1-bedroom flat	0	-47	0	-21	221	0	153	1.1
2-bedroom flat	79	-71	27	-67	1,187	3,529	4,684	34.8
3 or more-bedroom flat	0	0	0	0	35	0	35	0.3
1-bedroom bungalow	0	0	0	-83	62	0	-21	-0.2
2-bedroom bungalow	0	0	0	-274	2,701	0	2,427	18.0
3 or more-bedroom bungalow	0	-82	0	-440	1,674	3,232	4,383	32.5
1-bedroom other	0	0	0	-26	0	0	-26	-0.2
2-bedroom other	0	0	0	-24	213	0	189	1.4
3 or more-bedroom other	0	-47	0	0	0	0	-47	-0.3
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100.0
Number of Bedrooms	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	0	-47	0	-131	425	0	247	1.8
2	79	-358	205	-754	5,676	3,529	8,377	62.2
3	580	-913	668	-1,244	2,718	3,232	5,041	37.4
4 or more	93	-908	836	-250	35	0	-194	-1.4
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

Expectation scenario

D.16 Under the expectation scenario, the relationship between HRP/household type and dwelling type/size is based on what households would expect to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.6. Analysis indicates a shift in need towards smaller dwellings with 2-bedroom dwellings still with the highest level of need (57.5%) but followed by 1-bedroom dwellings (31.1%). The need for 3-bedroom dwellings in this scenario is 13.5% and again there is a negative need for larger 4 or more-bedroom dwellings (-2.1%). Regarding dwelling type, analysis continues to suggest a shift away from houses, with broad split of 12.4% houses, 46.3% flats, 38.3% bungalows (or level-

access accommodation) and 3.0% other property types (principally older persons specialist accommodation).

Dwelling type / size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	-125	0	-38	168	0	6	0.0
2-bedroom house	313	-336	422	-378	1,470	0	1,490	11.1
3-bedroom house	439	-1,055	772	-809	1,107	0	455	3.4
4 or more-bedroom house	0	-465	362	-174	0	0	-277	-2.1
1-bedroom flat	0	-56	87	-128	708	2,704	3,316	24.6
2-bedroom flat	0	-85	26	-162	1,036	2,116	2,932	21.8
3 or more-bedroom flat	0	0	0	-52	44	0	-8	-0.1
1-bedroom bungalow	0	0	0	-88	956	0	868	6.4
2-bedroom bungalow	0	0	0	-309	1,505	1,940	3,136	23.3
3 or more-bedroom bungalow	0	-49	39	-240	1,399	0	1,149	8.5
1-bedroom other	0	0	0	0	0	0	0	0.0
2-bedroom other	0	0	0	0	186	0	186	1.4
3 or more-bedroom other	0	-56	0	0	275	0	219	1.6
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100.0

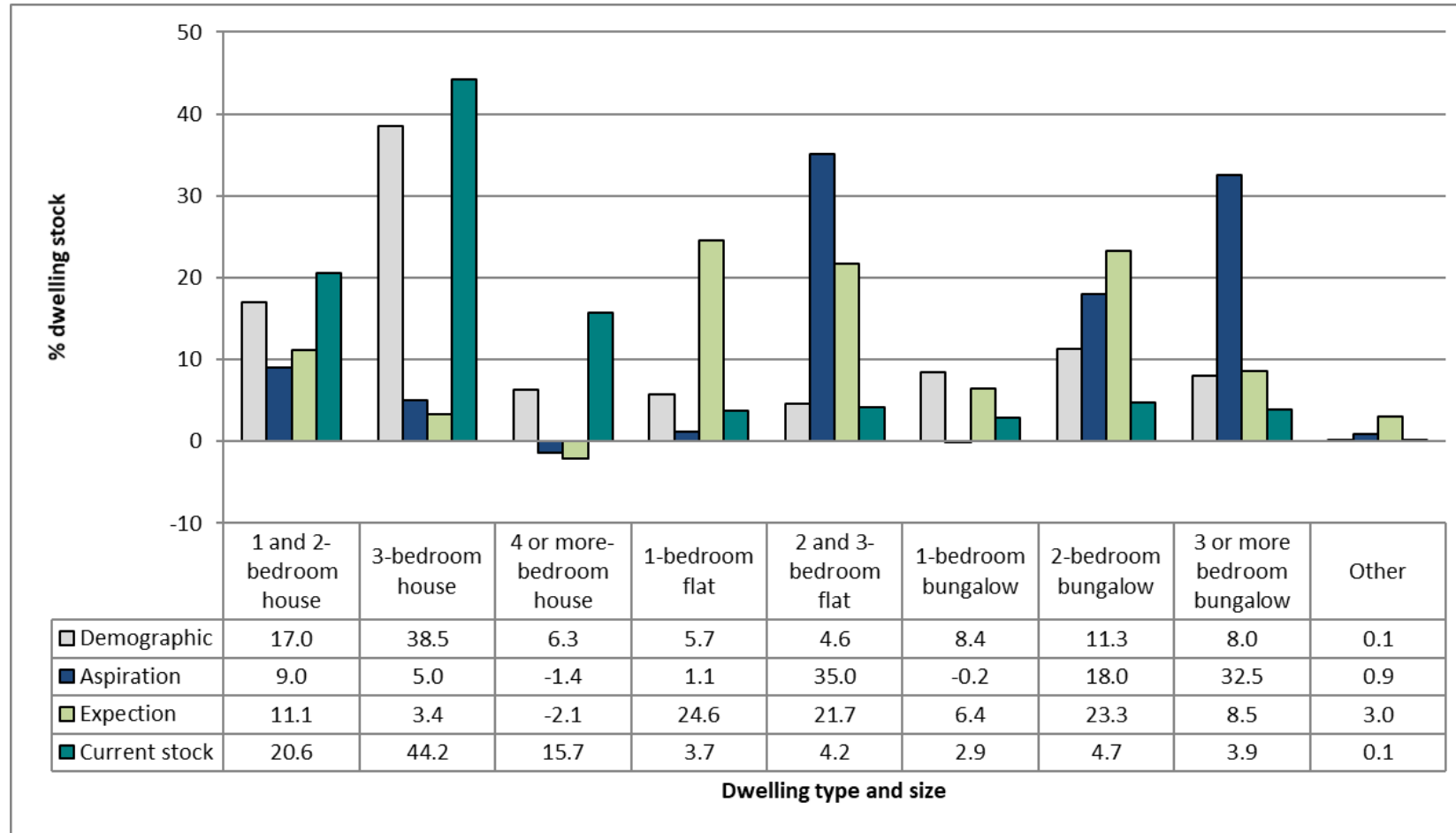
Number of Bedrooms	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	0	-180	87	-255	1,833	2,704	4,190	31.1
2	313	-421	448	-849	4,197	4,057	7,744	57.5
3	439	-1,160	812	-1,101	2,825	0	1,814	13.5
4 or more	0	-465	362	-174	0	0	-277	-2.1
Total	752	-2,226	1,709	-2,379	8,855	6,761	13,472	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

D.17 Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of bungalows of all sizes is identified. However, under the aspiration and expectation scenarios, there would also be a marked shift towards flats and also expectations of other housing types, which reflects the underlying demographic change which is expected to happen over the plan period.

Figure D.2 Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios



Source: MHCLG 2014-based household projections and 2019 household survey

Summary of scenarios

D.18 Table D.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is an increased emphasis on bungalows/level access accommodation, flats and particularly these types of dwellings with 2 or more-bedrooms.

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	17.0	9.0	11.1	20.6
3-bedroom house	38.5	5.0	3.4	44.2
4 or more-bedroom house	6.3	-1.4	-2.1	15.7
1-bedroom flat	5.7	1.1	24.6	3.7
2 and 3-bedroom flat	4.6	35.0	21.7	4.2
1-bedroom bungalow	8.4	-0.2	6.4	2.9
2-bedroom bungalow	11.3	18.0	23.3	4.7
3 or more-bedroom bungalow	8.0	32.5	8.5	3.9
Other	0.1	0.9	3.0	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	61.9	12.6	12.4	73.2
Flat	10.3	36.2	46.3	12.8
Bungalow	27.7	50.4	38.3	12.6
Other	0.1	0.9	3.0	1.4
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	15.8	1.8	31.1	6.8
2	31.2	62.2	57.5	29.2
3	46.6	37.4	13.5	48.3
4	6.3	-1.4	-2.1	15.7
Total	100.0	100.0	100.0	100.0

Note totals by age group may vary slightly due to rounding errors

Source: 2019 household survey

Overall dwelling mix by tenure

D.19 Table D.8 summarises dwelling type/size mix based on the demographic scenario. This analysis assumes an annual target of 1,126 dwellings based over the period 2019-2037, an overall affordable housing delivery of around 15% and intermediate of 10%. This is in line with current planning policy and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Dwelling type/size	Tenure			Total
	Market (75%)	Affordable (15%)	Intermediate (10%)	
1-bedroom house	14	3	2	19
2-bedroom house	130	26	17	173
3-bedroom house	325	64	43	432
4 or more-bedroom house	53	11	7	71
1-bedroom flat	48	10	6	64
2-bedroom flat	39	8	5	52
3 or more-bedroom flat	1	0	0	1
1-bedroom bungalow	71	14	10	95
2-bedroom bungalow	95	19	13	127
3 or more-bedroom bungalow	68	14	9	91
1-bedroom other	-	-	-	-
2-bedroom other	-	-	-	-
3 or more-bedroom other	1	0	0	1
Total	845	169	112	1,126
Dwelling type	Market (75%)	Affordable (15%)	Intermediate (10%)	Total
House	522	104	69	696
Flat	87	17	12	116
Bungalow	234	47	31	312
Other	1	0	0	1
Total	845	169	112	1,126
Number of bedrooms	Market (75%)	Affordable (15%)	Intermediate (10%)	Total
1	133	27	18	178
2	264	53	35	352
3	394	79	52	525
4	53	11	7	71
Total	845	169	112	1,126

Technical Appendix E: Stakeholder consultation responses and agent review

Agent review synopsis

- E.1 Visits and observations were undertaken to all of Wigan's main settlements, the designated neighbourhood plan areas and the industrial and commercial areas to the east of the borough. Eight in-depth interviews were obtained from local estate and letting agents. The aim was to understand how Wigan's housing market interacts between the tenures, whether there are local imbalances or gaps in supply, how settlements connect within Wigan and its neighbouring local authority areas.
- E.2 This is a qualitative investigation into the functioning of Wigan's residential market from the perspective of estate and letting agents and on-site new build sales agents. 14 interviews were achieved across the borough in December 2019. All of the major settlements were visited. Based upon our observations we believe it best to present findings on the basis of transport corridors in addition to the town centre as they link areas with similar characteristics as will become apparent from the narrative.
- E.3 These transport corridors facilitate the movement of people and goods to the key economic and employment centres of Greater Manchester and Liverpool but the towns they connect differ significantly. Many agents explained that the A577 to the east connects with Trafford into central Manchester and it comprises of former mill towns. As a consequence, canal, road and rail networks were developed. The Leeds and Liverpool canal enabled raw materials such as coal and cotton to be brought into the area and woven products exported to their markets. Road connections to Wigan and Trafford are via A577 and A558. Rail stations are at Hindley and Atherton connecting to Wigan and Manchester. Transport capacity has been further improved by the guided bus system which connects Atherton, Hindley, Leigh and Tyldesley to central Manchester. Agents told us that the guided bus system had facilitated an out migration from central Manchester to these towns and increased demand had led to increased house purchase prices and rentals.
- E.4 Wigan was also a mill town which has successfully diversified to other industries including household names such as Heinz foods which is reported to be the largest food preparation plant in Europe. Whilst most mills have been demolished, a small number remain and house a variety of small and medium sized businesses. The remaining legacy is a large supply of small terraced houses with facing back yards accessed by small passageways. These are present in central **Wigan, Atherton, Hindley, Leigh and Tyldesley.**
- E.5 At **Hindley** the agent told us that there was a shortage of 3 and 4-bedroom homes and bungalows in the home ownership sector and 3-bedroom homes in the rental sector. We were told that all rental vacancies would let very quickly due to overwhelming demand. The agent told us that some of his landlord clients were selling up due to changes in the taxation system that affected them and the extra cost of buying additional homes due to stamp duty. They were being replaced by London based landlords. The agent also explained that interest was also from owner occupiers formerly based in London who get far more for their money in the Wigan area. He stated that 10 years ago 95% of sales were to local people. The proportion is far less currently.

- He said that the trend is accelerating because if younger people come to live in the area their older relatives tend to follow. He thought there was potential for apartments in the area, if age restricted, to older people due to the significant undersupply of bungalows.
- E.6 At **Atherton and Tyldesley** a similar story emerged in terms of gaps in supply and investors. The difference is that there is strong demand from former residents of Trafford and other parts of Manchester due to the establishment of guided bus route. Agents were able to demonstrate that prices had risen compared to other parts of Wigan as a consequence.
- E.7 **Leigh** is the largest of the towns east of central Wigan. It has significant retail and leisure facilities. The agent told us that the large local supply of 2-bedroom houses had led to some weakness in the market, but these were being addressed by the Leigh Neighbourhood Scheme. We were told that the level of investor activity had dropped off significantly but had now picked up due to interest from London based investors. Many landlords were considering 'DHS cases' on a household by household basis and working households claiming top up benefits were likely to be accepted by landlords. The agent told us that few larger homes came onto the rental market. Regarding the home ownership market, the agent explained that the need for larger more aspirational homes was partly being met from new build housing. The agent commented that 'flipping' was occurring less frequently due to competition from landlords. Flipping is a process of buying substandard low-price housing, undertaking repair and improvements and returning it to the market for a higher price over a short period. This would mostly be undertaken by small housebuilders, building maintenance tradespersons and amateur investors with DIY skills.
- E.8 **Ashton-in-Makerfield, Golborne and adjoining Lowton** are in the south of the borough close to the A580 Lancashire Highway, connecting Manchester with Liverpool via Salford. There is new build housing along the corridor under construction on some scale. We interviewed a sales agent on a large site at Golborne, a former coal mining village joined to Lowton. It is clear that significant economic investment has gone into the area following the colliery closure with the establishment of new industry and several business parks. The housebuilder at Golborne offered many incentive packages, including help to buy and part exchange. We were told that purchasers were mostly local households from elsewhere in Wigan, especially east Wigan, either upsizing or downsizing, local first-time buyers and some households seeking to return to the area. We were told that few enquiries originated from Manchester or Liverpool.
- E.9 We observed Ashton-in-Makerfield to be more of a market town than an industrial town, situated near the Haydock racecourse. The agent told us that demand was strong for all types of housing due to the countryside, its location with access to the M6 and its attractive high street offer. Again, a shortage of move on 3-bedroom accommodation for families and accommodation suited to older people was identified for home ownership. Shortages were apparent right across the rental sector.
- E.10 Agents told us that towns and villages to the west of Wigan were former coal mining settlements. We visited **Orrell, Shevington and Standish**. We achieved interviews with 2 estate and letting agents and a housebuilder in Standish, which was the larger of the settlements. Whilst Standish had a large supply of terraced and semi-detached houses associated with the mining industry, the town had grown to be a significant service

centre and residential area with a wide housing offer. The letting agent covered a much wider area than Standish but regarding Standish itself told us that there was an adequate supply of 2-bedroom houses. The supply gap is the need for better quality 3-bedroom rentals with on-site parking. The agent explained that investors got a better yield from 2-bedroom homes and that was the reason why 3-bedroom homes were in short supply as rentals. An estate and letting agent told us that the volume of new build in the area had stimulated the market. We were told that the local capacity of 2-bedroom homes were affordable to both first time buyers and investors. Both agents highlighted the demand for bungalows which were generally in short supply apart from in Shevington. Move up accommodation in the form of 3 and 4-bedroom homes were rare in the resale market, but additional supply was coming from the new build. The on-site sales agent told us that most new build sales had been to local people who valued the local schools and amenities. The agent told us that new shops and restaurants had opened commensurate with the town's growth.

- E.11 The characteristics of central Wigan are that of a modern large town with modern large-scale central and out of town retail and leisure facilities including a large sports arena. There are good road and rail connections that support a manufacturing industry and distribution industries on a significant scale. It is noteworthy that the Wigan and Leigh College is a large, multi-campus further and higher education establishment. Based upon its website, it would appear to support Wigan's economic strengths in engineering sport and social care. However, Wigan's history as a former mill town is reflected in its housing stock with large areas of terraced houses (e.g. Ryland Street area and Newtown). There is also a concentration of town houses near the Victorian park some of which appear to be either subdivided into flats or in multiple occupation.
- E.12 Agents highlighted similar gaps to those present in Wigan's other towns being:
- a shortage of better quality 3-bedroom houses to rent for households needing to upsize;
 - a shortage of 4 -bedroom houses for sale to upsizing households and aspirational households; and
 - suitable housing to enable older people to downsize.

Key findings

- Wigan has an industrial heritage that has led to a large supply of 2-bedroom houses with yards rather than gardens;
- principal gaps are present in the local housing supply mostly 3-bedroom homes to enable families to upsize in both the rental and home ownership sectors;
- there is also a gap of suitable housing to enable older households to downsize;
- the local area seems to be highly self-contained with as far as long distance in-migration is concerned;
- the guided bus route has led to increased demand from Salford and central Manchester which has led to an increase in house prices and rents; and
- private rented sector investment is increasingly coming from London investors.

Stakeholder survey responses

General stakeholder responses summary

- E.13 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Wigan. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 28 separate responses to the stakeholder consultation were obtained. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.
- E.14 88.9% of stakeholders responding to the survey stated that they work within the Wigan Council area and 37% stated that they work outside Wigan Council area. Respondents could choose more than one answer.

All stakeholders

- E.15 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Wigan's housing market. Stakeholders gave a range of views on this, which are outlined below.

Strengths:

- Location on motorway network and good employment location;
- Wide range of housing stock and price points from low value areas to higher value areas, providing for a cross section of affordability;
- Council realises there are problems associated with shortages;
- Cheaper than national average housing to purchase;
- Wigan is centrally located in north west, easy to get to both Manchester and Liverpool;
- Affordable in some areas. There are some good well-designed houses. Some good town centre property close to major transport links;
- It has a diverse and disparate housing market ranging from low value edge of town former mono-tenure housing as exemplified by (say) Worsley Mesnes to a higher value (executive) offer in areas such as Standish, Shevington and Haigh. The task however is the integration of the housing product;
- Affordability in many parts of the borough is a strength;
- A lot in the market, moving quite fast;
- There is a good mix of social, private sector rented and privately owned households across the borough. There is a commitment to provide more affordable housing via a range of delivery partners including direct delivery by the council;
- Registered Providers work well with Wigan Choice Based Lettings allocations teams and hold regular meetings with them;

- Large stock of council properties. Lots of affordable housing schemes/new builds for purchase. Good relationships with registered providers and 100% nomination rights on their new build stock. Bond scheme to access private rented. Good supply of properties to purchase on the open market - good prices. Ethical lettings agency run by Wigan Council. Specialist accommodation in the borough e.g. autism, extra care, sheltered, care homes. New build council properties increasing;
- Wigan is relatively affordable compared to other districts in GM and the North West. Good supply of new homes including affordable homes, delivered over 1300 new homes in 2019/20, c300 of which were affordable. Council ownership of c22,000 homes and the resources of the Housing Revenue Account to invest in our stock. Direct delivery programme for new affordable homes by the council since 2010 has delivered c480 homes and 278 homes committed or planned in current delivery programme to 2022. Focus on meeting gaps in need particularly specialist and supported housing. Council has developed good relationships with partner RPs and the private sector to deliver homes. 5-year supply of housing land can be demonstrated. Proactive in terms of approach to growth and regeneration, particularly focused on town centres creating new residential opportunities;
- It is diverse and there are options across affordability range;
- In the Standish area of Wigan there is a good supply of family homes, 3 - 4- & 5-bedroom house types, but there is a serious shortfall of rented, affordable and first-time buyer, and down sizer properties in the area; and
- Large council stock. Nomination rights on some registered social landlords' stock. There are affordable housing schemes and have a good supply of properties that can be purchased at a reasonable price. We manage the bond scheme and are currently working at developing an ethical lettings agency. We have specialist accommodation in the borough for people with learning disabilities and autism and other supported living schemes. We have a large number of sheltered schemes. Some have been remodelled to lifetime and dementia friendly standards however some are still not fit for purpose and need modernising. We have extra care schemes and plans for more to be built, we also have a number of care homes, where we commission support. We have supported accommodation in the borough, and homeless hubs.

Weaknesses:

- Suffers from large areas of poor stock terrace housing;
- Some low value regeneration areas may struggle to attract private investment;
- Lack of funds;
- Demand for affordable housing exceeds availability, growth in unregulated private rented sector;
- There a lot of benefit tenants in Wigan;
- Borrowing rates are low but people are not always able to buy affordable homes;
- There is a relatively good mix of property type and property values however this is somewhat unbalanced across the borough with limited supply in some areas and

oversupply in others. There are problems in the private rented sector with lots of individual landlords;

- Not all new builds have affordable homes in them. Some areas are clearly over developed as infrastructure (mostly roads) cannot cope. Lack of social housing;
- A significant weakness is the availability of strategic sites within the borough which are taking a longer time to unlock and thus impeding land availability and hence slowing housing delivery. Adding to this is the uncertainty surrounding the adoption of the Greater Manchester Spatial Framework (GMSF) the resolution of which will be in all parties' best interests. Allied to the foregoing is that Wigan also requires more investment into the infrastructure to facilitate the delivery of new housing. This investment needs also to be targeted at improvements to the town centre, which are badly needed to create a destination, sense of place which adds characterisation to the area;
- Viability is a challenge in many areas of the borough due to land "abnormals" and constrained infrastructure. Difficulty in developing sites in the inner areas of the borough as a result, large house builders want to focus delivery in outer areas where market is stronger. Need to support more brownfield development to resist pressure on greenbelt release from these developers. Low incomes and wider economic instability/ welfare reform has impacted upon those at the bottom end of the housing market, vulnerable homeowners and tenancies, concentrated in some areas leading to pockets of decline. Demand for affordable housing has increased rapidly, may reflect the above and need for safety net of social housing;
- Affordability can also be a weakness because reduced sale prices for new housing stock means developers sometimes struggle in these areas to bring forward new developments because they cannot build out properties and make a suitable return. There is insufficient housing in our own centres and this impacts the viability of our town centres. Much of our brownfield sites available for development is heavily contaminated and given relatively low sale prices is very difficult to develop without public sector support;
- Too many houses with no regard for infrastructure. Where infrastructure assessments are carried out they are too late;
- There is high demand for social housing generally and difficulties arise meeting this demand. When council properties become void, they should be turned around in the shortest possible time scales and at the moment benchmarking shows we are not comparable with similar organisations. The Right To Buy policy results in less affordable homes being made available for residents on low incomes. There isn't an even spread of council owned homes in the various localities;
- Low turnover of council stock. Lack of quality private rented accommodation. Complaints regarding condition and disrepair of council stock. Lack of larger properties. Lack of adapted stock/wheelchair accessible properties. Some sheltered schemes not fit for purpose. Hotspot areas of Anti-Social Behaviour making some areas undesirable/low demand. Rents in private sector can be high;
- A low turnover of stock. There are private landlords however not all of the private stock is of a decent standard. There is a gap in accommodation for some complex

individuals that do not fit the criteria for the specialist units i.e. mental health and addiction;

- Distribution, some wards receive next to no new developments and others such as Standish and Lowton have almost double the original agreed quota; and
- There are some stronger markets on the periphery of the district, however, the markets centrally tend to be weaker and characterised by low values and older stock. The east west growth corridor which formed the basis of the Housing Infrastructure Fund (HIF) bid is a key concern particularly as growth is constrained by ground conditions and a lack of headroom in the local highway network. A significant opportunity for the borough is contained within a number of large brownfield sites, for example North Leigh Park and South of Hindley with a combined capacity of nearly 4000 units, however, low values, and high costs are a challenge. These sites have the potential to re-define weaker markets through this central belt.

E.16 Stakeholders were asked whether there are any gaps in supply of types of housing in Wigan. Some stakeholders believed there are shortages of all types of property, however specifically mentioned gaps in supply relate to:

- 3- and 4-bedroom properties;
- In particular for single adults younger than 35 years old;
- Larger family homes and young, single person accommodation;
- Specialist supported accommodation for those recovering from mental health breakdowns, drug and alcohol abuse;
- Wigan has a shortage of bungalows and small units for single young people;
- One- and two-bedroom houses. Affordable homes that can be grown into;
- First-time buyer product on sites close to the economic centre (town centre). Older persons accommodation (not specialist needs or assisted living) sharing communal open space together with bungalows. These tend to be 'land hungry' but are not constructed owing to the fact they are not supported by higher revenues and hence are not implemented owing to reduced financial returns and residual land values;
- 1 bed LA Housing stock - and LA stock generally. Apartment type developments in our town centres. Bungalows for older residents. Adapted properties for people with disabilities;
- Affordable housing, council houses;
- The demographics of the population are changing and there is an increasing demand for smaller properties that are suitable for older persons;
- Large council properties 4 bed plus. 1 bed flats and 2 bed houses. Adapted properties. Wheelchair accessible properties. Accommodation options limited for complex individuals. Quality private rented accommodation;
- Complex individuals that do not fit the criteria for the specialist units i.e. mental health and addiction;

- In Standish and Lowton, there are a massive shortage of affordable houses, council houses and elderly people's accommodation;
- There are a lot of owner occupier older households who will not be catered for by affordable rent or high-end market retirement homes in future, this gap needs to be addressed. The market for town centre high density living is not established in Wigan, compared to surrounding cities and towns, and therefore this needs to be established as a model for modern, accessible sustainable living;
- I don't believe we have a clear understanding of this, hence the fact that this study has been commissioned. At present the waiting list is used as a proxy for need but this concerns me. There is a perception that the greatest demand is for smaller units, but this comes from conclusions drawn from housing demand from the waiting list not housing need;
- Perceived need for more affordable housing. Lack of offer for young aspirational people in both rented and market. Lack quality elderly persons housing in town centre. Gap in high value market housing;
- There is a serious shortfall of rented, affordable and first-time buyer, and down sizer properties in the Standish area; and
- Larger executive family housing.

E.17 Stakeholders were asked what can be done to improve the housing market in Wigan. Stakeholders identified a wide range of improvements, including:

- Increase supply and reduce red tape. Provide financial support to those sites not coming forward;
- Build more homes/build more council houses and bungalows;
- Pay housing benefit direct to landlords;
- Increase in available, affordable housing;
- Share contact details for empty houses;
- Partnering with developers and work together on sites owned by the Wigan Council and allocated for housing;
- Focus on existing houses that are empty. Develop brownfield sites sustainably. Ensure long term sustainability rather than building for now, build for the future. More social housing;
- Release more smaller sites to assist with the speedier delivery of housing owing to their potential lack of significant constraints. Invest in improvements to transport nodes and infrastructure, specifically the 2-kilometre link road connecting M6 Junction 26 with the M61 Junction 5. Seek to increase the employment offer by implementing various strategies to encourage the inward migration of new business together with facilitating new business start-up;
- Build more housing association / LA houses to meet the demand. Bring forward mixed use developments in our town centres to include housing. Clean up contaminated land to make it viable for development;

- More ecological and environmentally built homes that are cheaper to run each month;
- Give landlords more help with bad tenants who deliberately make themselves homeless by rent arrears or anti-social behaviour. Also understand that the more anti-landlord legislation such as abolishing section 21 notices will mean LESS rental properties on the market giving less choice and higher rents for people needing to rent;
- Continue to study changes in housing need via established methods and working with other GM partners to ensure strategies are in place to meet demand;
- Regular updates on housing in the market. Working closely with Wigan Council;
- Better relationships with private landlords to improve stock and how to be a good landlord. More social housing with a social rent and not affordable rent. Buy back to retain stock and manage the tenancy. New builds to be the right stock required in the right place where the demand actually is rather than just focusing on the land and financial implications. More options for older people as they do not all want to live in sheltered or an extra care scheme i.e. bungalows. Purchase off the shelf properties from RP's and house builders. Improve quality of houses across council and private rented sector;
- Build new developments in sparsely populated areas instead of highly populated areas;
- Build upon the council's relationship with its existing partners and private developers to increase delivery. Support investment in housing and supporting infrastructure, including our bids for central government funding pots such as HIF, Future High Street Fund and Shared Ownership and Affordable Homes Programme. Use our land and other assets, such as Housing Revenue Account resources in an efficient manner to support growth. Ensure we invest wisely in our council housing stock to ensure it is sustainable for the future. Engage with private landlords to improve the quality of the PRS and neighbourhoods with concentrations of PRS homes. Develop clear policies and strategies with priorities that can be communicated to our partners and seek their buy in for delivery. Focus on wider affordability of homes not just mortgage or rent but running costs, investment in energy efficiency etc;
- Infrastructure improvements are key. This will allow new markets to be created in the inner core of the borough to diversify supply and improve the average age of the stock base. There is a focus on growth, but this needs to be balanced with stock replacement. The majority of the council's own stock is more than 40 years old and the borough has a significant proportion of pre-1919 terraces. New stock is essential to change the profile and meet policy and strategy expectations such as zero carbon going forward;
- Stabilise existing, diversify large council estates, modernise and invest in older housing areas and develop quality high value housing. Create an offer that retains and attracts young people;
- In the Standish area, grant planning permission for needed house types on sustainable sites, even if this means reviewing, and releasing some of the green belt

land which is not performing as it is intended. Some of these areas tick all of the boxes to support sustainable development, and yet these areas are being blindly ignored by decision makers, the very people who have the power to make a significant difference, to the supply chain of our much needed new housing. This attitude towards our need for sustainable land needs to change, sooner rather than later. The planning system also needs to be re-invented, because it is taking years rather than months, to get even the simplest scheme from application, to spades in the ground; and

- Provide a range of units to allow the housing ladder to move.

E.18 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the borough. Stakeholders provided a range of answers to this question, which include:

- Need to consider population growth, increasing economic activity with housing to match employment. Existing stock, choice and quality of future housing. Providing houses where people want to live;
- Encourage more private house building investment and use the S106 money to improve existing housing stock and infrastructure;
- Use of more brown belt land. Council to provide planning permission with council land sell off;
- Needs of the borough for each of these groups;
- Continue to work in partnership with local providers both Registered Social Landlords and private landlords to identify collaborative and innovative solutions to remedy some of the blockages that those trying to get onto the housing ladder are facing. In particular the most vulnerable in our society;
- We promote the benefits of the MMC (modern methods of construction) such as timber Frame, light gauge steel frame, volumetric modular, structural insulated panels (SIP) etc. Building houses with MMC not only would speed up the process but would provide high energy efficient, quality houses where people would live a healthier life not to mention the financial benefit of lower energy bills;
- Affordability, viability and longevity;
- From an outsider point of view, the main criticism given to me by customers was how much litter there was in the towns of Wigan/Leigh;
- Affordable homes as a proportion of overall build is lagging. There needs to be more affordable homes but at the same time not just flats. Less 4+ bedroom homes on new developments which only then raise the threshold for the affordable property and therefore makes affordable not affordable in reality;
- In respect of market housing, the availability of sites for starter homes and first-time buyers close to transport infrastructure, the economic centre and employment nodes. Affordability and the integration of various tenures on a 'tenure blind' basis. Size and the potential adoption of Nationally Described Space Standards;

- Population growth and spatial changes - where is the demand? Trends in buying / renting to get the tenure mix right. Sustainability to deliver net zero carbon commitments;
- SIP timber framed home that are more ecological to cut down on running costs also taking into consideration the carbon footprint to ensure they are kind to the environment;
- Review infrastructure before building;
- Partnership working across all Council Directorates to ensure intelligence gathering is fit for purpose and up to date as possible, from which future requirements for the various housing types can be assessed and plans put in place for delivery;
- External services e.g. anti-social behaviour, environmental links, support services for customers;
- Looking at the demand and actual needs/aspirations of people across the borough. Looking at what is affordable. Look at demographics. Look at identifying those who may require specialist accommodation that are not currently involved with services to ensure we can meet their need as they age and parents/family age and can no longer provide support. Consider information on the council housing register and registered providers register. Consider and consult with younger age groups to identify their expectations and aspirations for accommodation that they would like to live in, in the future i.e. build for our own generation. Is sheltered housing fit for purpose - under one roof schemes. How to work better with private landlords;
- First and foremost is the whole infrastructure, particularly in Standish – roads, doctors/medical centres, schools, youth facilities, parking, football fields with changing/toileting/parking facilities;
- The socio economic make up of our current population. Trends and forecasts for how this will change over time. Establish the types of homes existing and how well suited they are to the future population's needs;
- Deliverability and quality of provision are key. Barriers to the delivery of new stock need to be realistically assessed and considered. The quality of stock is key, particularly for those on lower incomes. The arc⁴ report on affordability commissioned by Greater Manchester is a major concern and matters such as fuel poverty will be key to successful housing solutions so modern standards of insulation and green Mechanical & Engineering heating systems will need to become widespread going forward. There needs to be a fundamental understanding from this assessment of evidenced housing need. Too many conclusions are currently drawn based on waiting list data;
- What people can do to help themselves, what keeps people healthier and independent longer? What people can afford. Where are the range of providers, private, third sector, public?;
- All land available that has been put forward for new development, irrespective of whether it is brownfield, greenfield or green belt, the countries need for new housing is far greater than taking away someone's view, from the window of a house that they possibly are already comfortably living in; and

- The viability of individual sites.
- E.19 Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the borough. Considerations include:
- Should not be too prescriptive and allow flexibility especially when viability comes into play;
 - Sustainability and the environment;
 - With the increased building regulations (e.g. for energy savings) costs are making it very difficult to provide new housing. Therefore size and location should be considered so as to be able to build more units;
 - The demand in the borough by group/demographic;
 - Follow national regulations and don't add your own;
 - This would really depend on the needs of those who are likely to be using the accommodation but above national standards in all areas. In addition, service users should be consulted from the outset;
 - Using MMC to future proof the developments and allow design flexibility according to the requirements of the end users. Using MMC allows the installation of renewable energy systems instead of gas central heating systems, which also future proofs the developments, if the government bans the use of gas in the future. Using MMC also ensures the building of higher quality products with less or zero snag list;
 - See NPPF and NPPG;
 - The council would gain in developing policies on clearing/cleaning spaces in and out of towns;
 - Electric charging points. Adjustable property for when you get old. Less 4+ bedroom property. More 3 and below on sites. Don't turn the town centres into all accommodation;
 - Taking full cognisance of current Building Regulation clauses M4 - 2 and M4 – 3 which deal with the adaptability and accessibility of properties. The document "Evolving Future Homes Standards" currently in the consultation stage which deals with the reduction of our carbon footprint, amongst other issues. The Government's document "Building Better Building Beautiful" which contains 12 specific characterisations required for the design of new housing developments. And finally, adoption of the Nationally Described Space Standards;
 - We need to be realistic and provide enough parking spaces for new developments. The Government guidelines are not realistic and causes additional on street parking and operational issues for people like our bin crews. Provision of electric charging points for all new homes. Deliver the right tenure and housing mix for what our residents need - or what people moving into our area want. Build in features that meet Walking and Cycling strategy from day 1. Let us not miss opportunities for developers to deliver our infrastructure. Can we stop allowing developers to put in landscaping that needs long term maintenance and conflicts with our highways. They invariably look after it until adoption then it gets left and the council have to

deal with it. Too many instances of blocked pavements which could have been prevented by better landscape design;

- 1- and 2-bedroom homes that cater for accessibility. Good quality apartments when land is scarce. Good quality homes to encourage working professionals into the Abram Ward to encourage economic growth;
- Too many 4 and 5 bed commuter homes being built where smaller more affordable homes for local people could be built;
- For council owned homes consider emergency decency and customer standards, lifetime home principles Disability Discrimination Act etc. Continue with tenant satisfaction surveys to ensure new builds are built to high standards. Ensure resources are made available to keep the current council stock in a good standard of repair by continued delivery of investment programmes to ensure the offer meets expectations and is in line with competition from the private rented sector. Ensure homes are safe by ensuring compliance issues are given a priority;
- Building of 1/2-bedroom bungalows, 1 bedroom flats;
- Lifetime home standards. Wheelchair accessible/future proofing. Dementia friendly. Economical running costs/solar panels. Environmentally friendly homes/eco homes. Size of rooms sometimes too small. Bungalows with large gardens that can't be maintained. Improve repairs on void council properties, work with the incoming tenant on their preferences. Consider what we adapt and why. Ensure that all cable etc is installed to enable equipment and assistive tech to be installed. Green space/possible grow your own space. Consider accessibility to property from vehicle and include driveways and room for scooter storage etc;
- Building of affordable homes, special need homes (multiple occupancy) elderly people's homes;
- Drive to reach carbon neutrality of homes - national and GM targets. Setting higher standards in our planning policies and guidance for new development. Cost benefit analysis of investment in existing stock, both private and social. Cost benefit analysis of investment in specialist and older peoples housing;
- A consideration of lifecycle costs for council owned and managed stock. Adaptability and flexibility in design is crucial. Current demand patterns are driven by welfare benefit policy; however, household sizes are increasing. Potentially too much smaller, particularly 1 bed units;
- Build costs, value for money over the lifetime of home- flexibility in meeting changing family requirements, impact on viability and ability to contribute to other infrastructure- impact on neighbours and street scene. Balanced housing market- with accessible facilities; and
- Irrespective of what is desired, setting future housing standards will be met/set, and controlled by development costs, which are currently spiralling out of control, starting with land capture, followed by the shortage of supplies, and labour, which will inevitably accumulate in the lack of affordability in the sales of low-priced new housing from private developers.

- E.20 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

Registered providers

- E.21 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right location. Stakeholders responding to this question believed that there is not enough affordable housing:
- Most affordable housing is not affordable to those on the edges of our society and struggling to find accommodation. There is not enough low-cost housing and there is a massive shortage in 1-person accommodation for those on benefits;
 - Affordable and good quality with economic factors for lower running costs are important, therefore less energy is needed from the grid and for creating the infrastructure. We need to think about homes that are kind to the environment and reduce carbon footprint; and
 - Not enough and definitely not in the right places.
- E.22 In relation to demand for intermediate housing products, stakeholders gave mixed responses. Some believed that intermediate housing products could help to meet the demand for affordable housing, whilst one stakeholder said that more affordable homes are needed in the first place to encourage full ownership and another said that there is some demand but this model does not feel attractive to some people and is just a step to full ownership elsewhere, thus impacting on sustainability in the longer term.
- E.23 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Wigan. Responses included:
- Work with partners who are investing in the borough and are committed to the people of the borough to find truly affordable solutions;
 - Good quality, accessible, economical homes and environmentally friendly to help with our carbon footprint;
 - Stop giving developers so much control over types of housing. Stand up to them;
 - More homes to be built to tackle homelessness and housing first; and
 - In Standish we pay very high rates and receive very little in return, council need to spend all S106 monies in Standish which has been generated by house building in Standish. In addition to this, the high rates we pay should have a higher percentage spent in Standish instead of subsidising areas where most occupants don't pay rates.

Developers and housebuilders

- E.24 Stakeholders were asked what the main challenges were facing the delivery of new homes in Wigan. The main challenges mentioned were:

- Lack of supply of right sites in size and location. Financial viability. Issues outside our control such as Brexit;
- Need more sites for house building and some investment in infrastructure to unlock the potential of some sites;
- Low market value. Delivering social houses as the communication is very hard with the relevant authorities (council and housing associations);
- Probably agreeing the type of properties we want to build and scale we want to build at and whether this is done in the Housing Revenue Account or not;
- The lack of resources within the authority's planning department. This has extended the time it has taken to process planning applications through the system and achieve a satisfactory resolution. Allied to the foregoing is our desire to reduce or limit the number of pre-commencement conditions to provide greater certainty following grant of planning, which in turn would facilitate an earlier site commencement. The uncertainty surrounding the Greater Manchester Spatial Framework is providing an excuse to certain interests in not releasing land. With access to land being a very major challenge to the provision of new homes within the borough. There needs to be a pro-growth agenda within the authority and not merely one to which 'lip-service is paid. A strategy and delivery plan dealing with infrastructure, inward investment for employment and the release of land for housing needs to be correlated and produced;
- Effective use of brownfield sites;
- Sustainable land purchase at an affordable price, in areas where people want to move into. Planning permission to be granted within months, rather than years, subcontractors and supplies readily available, at sensible costs; and
- Poor market values in some areas.

E.25 Stakeholders believed the following types of housing are in greatest demand in Wigan:

- Detached and semis 3 & 4 bed;
- Family housing;
- Bungalows are always in demand;
- In the private for sale residential market currently larger three bedroom and smaller four-bedroom middle market detached properties, preferably with integral garages;
- Affordable;
- Rented bungalows and 1-bedroom flats; and
- Rented, affordable, first time buyers and for downsizers.

E.26 Stakeholders were asked if there are any significant housing developments proposed in the Wigan Council area. Identified developments included:

- Currently building in Standish and looking to bring forward site in Lowton;
- West Leigh Waterfront;

- There is a regeneration programme in Worsley Mesnes;

Countryside's development at North Leigh Park, to the east of Tan House Lane which encompasses 178 acres and will ultimately deliver 1,729 new houses, which in no small part will address the current in-balance in Wigan MBC's 5-year land supply. The breakdown of units is as follows:

- Open Market High Value	368
- Open Market Mid-Range	419
- Private Rent	437
- Affordable – Shared Ownership	335
- Affordable Rent	170

Significant remediation, ecological and infrastructure works have commenced as the output will also provide a new 2km link road between Junction 26 of the M6 and Junction 5 of the M61; and

- Too many to mention in Golborne and Lowton.

E.27 The survey asked stakeholders to describe the typical customers for new homes, whilst stakeholders agreed that there is a variety, the following were mentioned:

- First time buyers and second buyers. Young families;
- First time buyers comprising typically c20% of customers, second time buyers moving up the property ladder from terraced and semi-detached stock c65% and downsizers, generally elderly people, the balance of c15%;
- Currently commuters, purely because local people are priced out of the market due to type of housing; and
- First time buyers, second stage movers and downsizers.

E.28 Stakeholders were then asked whether these customers are looking for rent or sale. Three stakeholders stated that customers are mainly looking to purchase properties, whilst two other stakeholders stated that customers are looking for both rent and sale.

E.29 In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. Comments included:

- Viability and future management. There is clearly a role for rent;
- Low market value and low rent;
- We seek, wherever possible, to provide developments that incorporate a variety of tenures; private for sale, private rent and affordable on a tenure neutral basis. The incorporation of the three tenures on one development enables us to accelerate the delivery by producing all units in parallel rather than in series. This establishes the street scene and means that we can deliver 120 units/annum thus addressing in no small part current requirements for significant delivery. The private rented offer is primarily targeted at sites in mid to lower market locations and ideally those in close proximity to transport infrastructure, education, health care, commercial and retail; in other words, buses, schools, doctors, shops and employment. Thus, previously

utilised brownfield and edge of town areas, including former mono-tenure housing estates, are ideal locations;

- Build to rent doesn't exist; and
- All of the issues already mentioned previously are for properties for sale, but with the need of an investor being involved.

E.30 The survey then went on to ask stakeholders if they had any suggestions about what would help developers/housebuilders to deliver new homes across the Wigan housing market. Comments included:

- Release of land in right locations and financial support;
- Investment in infrastructure;
- We would love to work with the council, building quality social houses required in the borough on sites owned by the council;
- More land, because it is neither finance nor capacity that is limiting our output; and
- Access to green belt land gained with agreement from Wigan Council, and confirmation to provide 40% affordable new housing units on this site.

Specialist housing providers

E.31 Stakeholders believe that there is not enough specialist housing in Wigan.

- There are clear gaps in this area for those on the recovery journey and those suffering from life limiting conditions as well as older people suffering from dementia; and
- Although we do have some, we still have people who are living outside of the borough as there is limited specialist housing currently. With an ageing population need is likely to increase particularly as we do not currently have a record of people that may need accommodation in the future. There is a lack of accommodation for people with complex needs such as mental health and addiction.

E.32 With regard to supply and demand issues for particular types of specialist housing products in the area, the following was mentioned:

- Dementia Recovery (Mental Health, drug and alcohol additions);
- Homelessness;
- Single people; and
- Ex-military services.

E.33 In relation to evidence of the need for specialist housing:

- We work closely with a mental health recovery unit and partners and understand the blockages they are facing which we are working to help with.

Wigan Local Authority staff

E.34 The main challenges facing the local authority in delivering new homes were identified as:

- Resources required for direct delivery at volume. Resources associated with processing planning applications. Land availability. Difficulties associated with employing staff that have relevant experience in project management and housing delivery;
- Length of time taken when demand is high - we need properties now. High rents compared to other council properties. All handed over at once, therefore not meeting true demand as they are allocated to people with low priority. They don't always build what we need in terms of size and layout and don't always build in areas of the greatest demand. Local lettings policies can cause restrictions. Different teams' expectations around what is required. Identifying if the build should be a general need or specialist scheme as both are required. Budgets/funding restrictions/planning. Challenges from elected members and their expectations of what is required;
- Private sector developments - viability is the main challenge, securing a quality scheme that is policy compliant. Often development costs are such that planning obligations, particularly affordable housing obligations are challenged. Many of our larger housing sites in the inner area of the borough are constrained by lack of highways capacity and land remediation requirements so are difficult to bring forward. We have bid for HIF forward funding to unlock many of these sites, without this investment future housing delivery will be constrained. Because we are a relatively low value area, it is difficult to attract government funding where bids are assessed competitively on basis of BCR. Delivery of Direct Delivery Scheme - constrained capacity within the Housing Revenue Account and competing demands for expenditure is limiting current programme. We are working on a future programme based on utilising the lifting of the borrowing cap to accelerate delivery from 2020 onwards, yet to be approved. We have limited suitable development land remaining in the Housing Revenue Account. We need to be more creative in identifying development sites which link to asset management and estate regeneration or acquisition of private sector land, this may be a challenge due to competing with other developers, good sites are currently in high demand in Wigan Borough. Uncertainty over future Homes England grant programme from March 22 means we cannot bid to secure AHP for delivery beyond then;
- The constrained brownfield land supply is a concern, and this puts pressure on the greenbelt. We need to find a way to unlock our large strategic sites in the heart of the borough, primarily by overcoming weak infrastructure. There is a lack of supply of land in stronger markets particularly for RP's who struggle to compete for sites with the private sector. Low values are a concern. Values in the weaker markets tend to be at best around the £200 ppsf level, and developers need the council to work in partnership with them to share sales/lettings risk. In terms of direct delivery, we are currently constrained by lack of staff resource and development capital. We need to get best value out of the Housing Revenue Account. Because of lower wages in a very overheated market for skilled staff which have seen wages rise over the

last 3 years we struggle to attract qualified staff. Staff retention is a concern although to date I haven't lost anyone; and

- Availability of funding, land and staff capacity. Can't replace lost supply through Right To Buy.

E.35 Stakeholders were asked what the main challenges are with their existing housing (private rented) stock. These challenges were identified as:

- Wigan Council has a large portfolio of ageing housing which needs continued investment to ensure it remains fit for purpose, maintaining high decency levels and ensuring challenges for disrepair are minimised. Ensure residents feel safe in their homes post Grenfell by delivering a range of fire safety improvements and compliance issues;
- Repairs not being done, quality of accommodation not good, poor relationships with landlords, high rents, large deposits needed, not secure tenancies so unattractive, no right to buy, some won't accept people on benefits or low income. Management of the tenancy. Type of tenancies;
- Some areas have high concentrations of pre-1919 terraced homes that are poor quality and energy inefficient. Investment needed to make more efficient and cheaper to heat. Some areas may need wider neighbourhood investment programmes. Council stock - investment required as much of our stock is 40+ years old, particularly some sheltered accommodation may not be fit for the future;
- Poor quality in much of the borough, which is expensive for residents due to poor environmental performance and high repair costs. The borough has a polarised market with stronger markets on the outskirts of the borough and weaker markets in the centre. This may be partly explained by access to better transport links to the rest of the region and city region; and
- Affordability- despite comparatively low value and poor quality in private sector.

E.36 Stakeholders gave ways in which these identified challenges can be met, such as:

- Support from politicians in that there is continued budget provision for investment in the council housing stock. Relevant strategies put in place for officers i.e. asset management strategy;
- Ethical lettings agency. Landlord forums to improve relations. Pursue and enforce disrepair issues. Rent setting. Longer tenancies scheme - options to buy the property so more secure from the start;
- More central government funding and certainty over future investment programmes. Quicker and easier processes for bidding for funding - currently has a big impact on staff time and resources required to prepare bids;
- Stronger markets are becoming unaffordable for aspirational young people, and quality isn't there in more affordable markets. We need more high-quality new build stock in weaker markets to diversify supply and attract and retain people in the borough. The town centres are a major untapped potential for the borough; and
- Engagement with landlords, licensing engagement with Registered Providers, supply sites, brokering opportunities engaging developers.

- E.37 In terms of cross-boundary issues facing the Wigan housing market area, stakeholders commented:
- Need to work with GM partners and other neighbouring authorities to support a buoyant housing market including providing the infrastructure;
 - Delivery of the infrastructure proposed via the HIF forward fund bid. Joint bid submitted with Bolton Council, this will support the delivery of an east west link road and unlock the delivery of 13,000 homes across both districts to 2035. This is significant potential investment in both boroughs and supports the emerging GMSF priorities for housing growth. Funding announcement is still pending; and
 - Not especially quite self-contained- key interface east with metropolitan core-Wigan providing affordable quality market family housing to the west Wigan loses affluent homeowners to west Lancashire etc.
- E.38 Stakeholders were then asked whether there are any significant housing developments proposed in the Wigan Council area. The following were mentioned:
- North Leigh Park;
 - Worsley Mesnes. Beech Hill. Leigh. Hindley. Golborne;
 - There is regeneration in Worsley Mesnes which will be a mix of providers and accommodation types. A couple of older persons/extra care schemes. Ullswater - general needs bungalows and supported/specialist -LD/Autism unit. Hyndelle - Hindley general needs bungalows and supported/specialist - LD/Autism unit;
 - There are many, most significant are the sites associated with the HIF bid, including North Leigh Park (1700 homes), South of Hindley (2000 homes), Westwood Park (430 homes). Various sites associated with town centre regeneration in Wigan and Leigh, particularly the Galleries Wigan mixed use, currently out to the market for investment. Worsley Mesnes regeneration sites, estate regeneration of 5 sites of up to 200 homes, currently out to the market for investment;
 - North Leigh Park - scheme due to commence in January 2020. Should realise 1800 units on land owned by Countryside and the council. South of Hindley - capacity for 2000 units on land owned by Peel and the council. Site currently constrained by infrastructure considerations. Gibfield - Peel owned site again constrained by infrastructure issues; and
 - Developments in North Leigh, south of Hindley, West Leigh, Atherton, supply coming forward in Wigan and Leigh town centres, continuing supply in Lowton, Golborne.

Neighbouring or adjacent local authority staff

- E.39 Two stakeholders stated that they are reviewing their Local Plan to be updated in 2020. It was stated that one plan will cover the period to 2036 and the other plan will fit in line with the GMSF timetable. Both will be supported by a new or updated SHMA/HNS.
- E.40 No stakeholders identified that there are any significant housing developments, infrastructure developments, regeneration projects or proposals to develop or extend

accommodation based special care facilities for adult social care or young people near to the boundary of the Wigan Council area.

Selling and lettings agents

- E.41 There were no responses received to the questions relating to selling and lettings agents.

Wigan Council Elected Members

- E.42 Stakeholders were asked what they think are the key strengths, if any, of the housing market and types of housing available in their ward. Comments included:

- There is a wide variety. Includes town centre property which can be good quality. We have a large brownfield site which will bring needed investment and development if done sustainably and for the future; and
- Abram Ward. Strengths:- Housing is affordable in most parts of the ward and there is a good mix of tenure - housing association, council stock and private housing of varied types. We have quite a bit of sheltered housing which is valuable for the community. Weaknesses:- Older terraced stock in some areas has heavy concentrations of private rented accommodation. Landlords are quite often an absentee, live hundreds of miles away and show no ownership of problem tenants and environmental issues. Some of these streets are continually blighted by fly tipping every time a tenant changes over and these costs fall to the council to sort it out. Long established owner occupiers have to live in a deteriorating community and are trapped due to falling values and therefore unable to move out. There are insufficient 1 bed flats. Due to low returns, developments can take decades to come forward and, in some instances, start and remain unfinished to due bankruptcy. This prevents effective regeneration. Where there are developments, in the area of lowest land values, development margins are so tight that developers cut corners and produce poor quality products and do not manage their developments to good standards, causing problems for local residents through pollution, dust, mud on highways.

- E.43 The survey then asked what challenges, if any, face their ward and its residents in terms of ensuring the Deal 2030 pledge of a “home for all”, to which stakeholders responded:

- Lack of good quality social housing. Affordability is a big issue. Developers build 4+ bedrooms to raise the minimum price of the most affordable homes. These cannot just be a few flats on the development as they cannot be grown into with family. We will see the biggest growth in housing in my ward and this is the same across the rest of Leigh. So, we may be able to provide more homes but not the infrastructure to support it. Air quality is already poor in this part of the borough and further development may affect this further; and
- Low land values in some parts of Abram Ward mean brownfield sites are barely economic to develop, leaving contaminated and vacant sites for long periods that detract from the community. The concentration of private landlord tenured properties is some of our terraced stock and is damaging established communities

as outlined above and the tenure mix is not diverse enough. We have quite a large number of vacant properties in our district centre and where these are being redeveloped, this tends to be of bedsit type accommodation which has low quality.

E.44 In regard to ways in which these challenges are best met, stakeholders believed:

- A review of the core strategy to ensure we are building in a sustainable way - this includes looking at parking and accessibility and adaptability of houses. Bring about infrastructure in Leigh West. Update our social housing stock that is of poor quality. Look to purchase empty property; and
- Abram Ward. We need better quality developers in our borough who are committed to the Deal 2030 and where they fall short, we need better enforcement of planning conditions to protect our local communities. We need funding to build more social housing and clean up our brownfield sites, particularly those sites partially built out and abandoned. We should consider restricted HMOs in areas of a high concentration of private rented accommodation and ensure landlords in the borough are made to take ownership of the properties they manage (we may need to lobby Government / GM Mayor for this).

E.45 The survey then asked stakeholders whether they had any other comments about the role of their ward in helping to meet future housing need in the borough.

- The council would gain in developing policies on clearing/cleaning spaces in and out of towns... too much rubbish;
- Most of the growth in housing is allocated to the east of the borough (across Leigh and out to Astley). Is this sustainable and can you actually deliver the appropriate infrastructure to support it? We must accept that this part of the borough is close to Manchester and an attractive place to live but this must be done and considered in the long term working with Transport for Greater Manchester and other agencies to ensure we do not overdevelop it but bring it to a standard that benefits all and does not displace people and family; and
- Abram. We have a number of sites with planning permission but are not being brought forward for development, or development has stopped. We need to get these sites built out to support our housing delivery but may need to secure funding to enable this.

Private Landlords

E.46 In relation to private landlords, the survey asked how many properties they let in Wigan borough. Responses include:

- 8;
- 38;
- 19 rooms HMO in 3 properties; and
- Approx. 30.

E.47 Stakeholders were asked, based on experience, what type of properties are most in demand and in which areas, to which they responded:

- 3-bedroom properties;
 - Properties for young adults;
 - The closer to Wigan town centre as possible; and
 - Demand is fairly widespread.
- E.48 Following on from this, the survey asked stakeholders whether there are any properties that they struggle to let and in which areas. Stakeholders commented that those struggling to let are: one bedroom flats in centre of Ashton and HMOs rooms without en-suite. Two other stakeholders said that they have no problem with this.
- E.49 In relation to advantages and challenges of investing in, or letting properties, in the Wigan Borough, stakeholders mentioned:
- Capital investment for retirement;
 - Advantages: Yield is high. Challenges = selecting tenants. The court process is slow in evicting tenants that either are a nuisance or don't pay;
 - Lots of Eastern European immigrants and they pay in time and keep their dwellings nice; and
 - We will not be investing in any more rental properties due to the forthcoming abolishment of Section 21. Our future plans now entail selling any of our properties that become vacant.
- E.50 Stakeholders were asked in what ways, if any, could Wigan's private rental sector do more to meet housing need and demand in the borough and how could the council help to this end. Stakeholders responded with:
- Pay housing benefit direct to landlords. If housing benefit is not paid over to landlord by tenant, then future payments should be sent to landlord to cover the arrears;
 - The number of landlords has increased massively. However most probably we are in decline now, due to the tax regime. Wigan Council can only ask central government to revert back to previous tax regime. However, I can understand council members are probably against this. For the private sector to do more, we need to buy more; and
 - Helping good landlords with bad tenants, the same way as they help tenants.
- E.51 Stakeholders were then asked what their experience is, if any, of either self-managing properties or of using a managing agent. Responses included:
- Much better to manage my own as I have used 2 letting agents and both have allowed arrears to build up;
 - Managing agents, in general only consider their own profits. Understandable. Self-managing allows one to adjust quickly to current market. But not worth doing unless one's portfolio is large enough;
 - It costs too much now for managing agents with the recent changes that tenants only pay rent. Can't raise rent as there is an oversupply of HMO rooms; and
 - We have been self-managing our properties for over 30 years.

- E.52 Finally, the survey asked stakeholders, if known, who would they say are the typical customer groups who rent their properties. Responses included:
- Low income/benefit families;
 - Tenants on benefits and working short hours. Generally working single mothers;
 - Single professionals; and
 - All types, but generally low-income people.

Summary

- E.53 From all of the challenges facing the Wigan housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:
- To be able to let my properties to decent tenants who pay their rent and look after the property;
 - Direct payments to landlords from Universal Credit. This would result in less evictions, more profit - more tax paid, less court time, less requirements for yourselves to re-house these tenants;
 - Wigan to follow regulation when a tenant is misbehaving and get a Section 21;
 - Biggest challenge for us and most private landlords is coping with more and more anti-landlord legislation; and
 - Affordable and council owned.
- E.54 No further comments were made by stakeholders responding to the survey.

Technical Appendix F: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2019 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.